



Insight



THIS IS A
DAY YOU
DON'T WANT
TO MISS



BOOK YOUR
PLACE AT SAIF
EDUCATION DAY
PAGE 30

SAIFCHARTER
EXECUTIVE
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BUILDING RELATIONSHIPS

NATALIE McKAIL DISCUSSES HER NEW ROLE AS
THE FIRST INSPECTOR OF FUNERAL DIRECTORS



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



Launched
**1st August
2017**



Remember Campaign 2017

Help us reach £250,000

We are delighted that Golden Charter has entered its second year of partnership with The Royal British Legion and Poppyscotland.

With your support, last year's campaign smashed the £100,000 target, raising a total of £139,000.

We're looking to build on this success with our Remember Campaign 2017. Once again, a donation of £25 will be made for each participating funeral plan sold.[†] Together with you, we'd like to take our total to over £250,000.

To find out how to get involved and order your 2017 campaign kit, contact your local Golden Charter representative or call 0800 833 800.

Golden Charter is proud to support



[†]£25 from the sale of each eligible funeral plan (when you take out a plan by 31 December 2017 and do not cancel) will be paid to Royal British Legion Trading Limited which gives its taxable profits to The Royal British Legion (Charity no. 219279) and Poppyscotland (Scottish Charity No. SC014096) depending on where the product was purchased. The Royal British Legion and Poppyscotland cannot, and do not, endorse or in any way recommend funeral plans being promoted by Golden Charter. You should consider the suitability of any financial products and seek appropriate advice having regard to your own personal circumstances.



Insight

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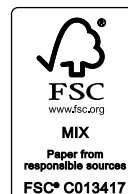
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Plan for your next generation.

With SAIF's education, training
and business support.

**Nothing is more important than supporting the professional development of you
and your employees.**

As a member of SAIF you can enrol on our accredited training courses through the IFD college – with exclusive discounts – and take part in our free bi-monthly online seminars. With continued business support, practical advice and guidance, now is the time to join.

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

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





TERRY TENNENS

SAIF CHIEF EXECUTIVE

Collaboration

With the funeral profession facing major changes, it is vital the industry works together. SAIF and its Executive Committees are diligently working behind the scenes

Dear colleagues,
Let me start with a warm welcome to Natalie McKail, the first Inspector of Funeral Directors appointed by the Scottish Government. In SAIF we believe legislation for regulation is largely a good move, to ensure the manner in which the funeral director is a professional – by offering bespoke services to the deceased and next of kin at a deeply vulnerable time of grief. SAIF, along with our colleagues at the NAFD, are collaborating as per the *Stirling Agreement*, which is actively drawing up a joint code of practice for members across both organisations. This will lead to aligning and benchmarking our professional standards and quality assurance programmes to ensure parity, as the professional associations ensuring best practices as we prepare for a regulated environment.

Pre-need funeral plans – regulation

Members will be aware that there are various types of funeral planning companies. For instance, Ecclesiastical is an insurance-based plan that is directly regulated by the Financial Conduct Authority (FCA) and as such, has to meet exacting standards to ensure the client's financial product – the funeral plan – is safeguarded from any risk of fiscal loss in the market.

SAIF's preferred funeral plan provider is Golden Charter, which similarly offers a plan and has led the way in participating in the Funeral Planning Authority (FPA). The FPA currently does not have legislation to mandate funeral planning companies to sign up; however, the FPA does report to the FCA and liaise on funeral planning cases for them to investigate financial irregularity.

SAIF is clear that members need to

“IN SAIF
WE BELIEVE
LEGISLATION
FOR REGULATION
IS LARGELY A
GOOD MOVE”

Terry Tennens

offer funeral plans that have a trust fund that is regulated with appropriate legal, financial and actuarial safeguards over clients' members' money.

Consequently, we will be consulting our membership for your views on whether we insist all members only sell and conduct FPA-registered plans or that SAIF provides members with guidance notes on what to look for in terms and conditions on accepting a plan. Consumer protection is our primary concern in these matters.

Please respond to the survey that will be emailed to your firm.

An educated profession – IFD College and BIFD working closely together

SAIF has forged a strong partnership over the years with the IFD College, which is accredited by the ONE awards. SAIF has secured CPD accreditation validated by CPD UK, a nationally recognised awarding institution.

The strength of the IFD College has been from accrediting hearse drivers to offering funeral operative or administration work-based learning awards. The Governors, tutors and assessors of the IFD College have achieved a great deal!

Recently in a joint meeting with the BIFD Board of Education and the IFDC

Governors it was agreed “in principle” to seek to work together by offering a full suite of funeral qualifications together. This is not a merger, but both organisations will retain their own identity, and offer their courses; however, we would like to be able to provide a joint pathway for students to be accredited across courses. This is an exciting development in preparation of regulation among funeral directors.

Also, it was a privilege to meet with the education leaders across the sector at another joint meeting called by SAIF with the BIE, BIFD, Co-op, Dignity, IFD College and NAFD to discuss how we prepare for regulation in Scotland. New National Occupational Standards (NOS) have been drawn up and each institution will review their learning outcomes against this and benchmark their assessment model.

It will be vital that we work together in the face of licencing and a regulated environment. Therefore, I urge that as you consider the autumn schedule of your staff training, you give serious consideration by exploring accredited training via the IFD College or one of the other courses offered.

There are lots of changes afoot in the profession; therefore, please don't hesitate to contact the SAIF Business Centre or the Executive Committees of SAIF for advice and guidance. They are working diligently behind the scenes for you, the independent funeral director. ●

Best wishes,

Terry Tennens

terry@saif.org.uk

THE SAIFCHARTER

AGM

AND

FUNERAL PLANNER OF THE YEAR 2017

SATURDAY 9 SEPTEMBER • PARK PLAZA LONDON RIVERBANK HOTEL

Book your place at the AGM and awards dinner by emailing:

fpoy@goldencharter.co.uk

Alternatively, call our booking team on **0800 145 6520**

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.

Each SAIFCharter firm in attendance at the awards is entitled to two complimentary places, with nominees who attend receiving four places free of charge. 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.

You can also book your accommodation online at parkplaza.com/goldencharter17 or by calling 0844 854 5292 quoting PAC code: GOLD08.

Specially negotiated rates are available for a limited time only.





RONNIE WAYTE

GOLDEN CHARTER CHIEF EXECUTIVE

Choosing to plan ahead together

Golden Charter, SAIFCharter and SAIF are linked by a common heritage

You might have spotted in last month's issue that a swathe of Golden Charter staff are now signed up as Dementia Friends. Following on from our continuing work with The Royal British Legion and Poppyscotland – not to mention our status as the oldest corporate partner of the Woodland Trust – our charity partnerships have increasingly made their way into more of the company's work.

That should not be surprising. Not just because these organisations reflect the values of Golden Charter and the independent funeral directors who own it, but beyond that, choosing to work together for the common good is built into the whole structure that has made Golden Charter such a success.

While the names are similar, there is no formal partnership or governing link between Golden Charter, SAIFCharter and SAIF. What links the three is a common heritage, which we have built into the way we work. For example,

National SAIF and Scottish SAIF continue to appoint suitable representatives to the SAIFCharter Executive, which is one key way of maintaining a constant liaison between the organisations and building on our mutual interests.

Golden Charter continues to financially support events and communications for SAIF and encourages an active recruitment of new members through our field team – the local Golden Charter representatives who act as your first port of call for any questions around funeral planning or related issues.

If there is no formal connection between these organisations, how have they continued to work so closely? Simply by choosing to do so, to benefit all parties by presenting a united front.

This union is a living thing, always informing decisions and reacting to change. Right now, SAIFCharter is increasingly looking to the trade body to respond to a rapidly changing environment by continuing to rapidly change its own strategy in turn, to best prepare the independent funeral sector for the current and future markets.

At the same time, it is entirely right that Golden Charter uses the commercial expertise it has to deliver commercial benefits to shareholders.

It is absolutely not for Golden Charter to tell the trade body how to function, just as it would be unacceptable for the trade body to attempt to influence or control Golden Charter. These are the only circumstances that could put a genuine strain on our unique relationships. Happily, such short-sightedness is not something that has ever been demonstrated by the

trade body or by Golden Charter.

We all know the challenges we face, at a time of evolving consumer requirements and expectations alongside looming regulation. The decision to work so closely together lets us work in tandem to out-think and outpace those challenges. There is no denying the results – with the help of this tight knit connection between funeral planning and independent funeral directors, you have carved out that increasingly rare thing: a profession where the Independents are in the driving seat.

Golden Charter's charity partnerships are a reflection of how electing to work together can push forward all aspects of what we do. Beginning to work with The Royal British Legion and Poppyscotland was an idea first floated by an independent funeral director, and look where it has led: widely seen national campaigns, and a genuine boost for an important charity that works in tandem with funeral plan sales to produce a virtuous cycle. It reflects the way SAIF, SAIFCharter and Golden Charter work together, and is a direct result of Independents feeding thoughts back to the plan provider.

I see that link every day, and with the SAIFCharter AGM only a month away now, we all soon have a chance to see it up close. ●

ronnie.wayte@goldencharter.co.uk

CHARITY PARTNERSHIPS REFLECT HOW WE CAN PUSH FORWARD ALL ASPECTS OF OUR WORK

Ronnie Wayte

Reporter

SAIF AGM COUNTDOWN + IFD MEMBERSHIP + TANK HEARSE + DRIVING FAMILIES TO INDEPENDENTS + WEBINAR RESULTS + MODERN SLAVERY AWARENESS

It's time to book your place

SAIF AGM and Banquet weekend is set for 16-18 March 2018

Preparations are well under way for the 2018 SAIF AGM and Banquet weekend.

The popular event will take place from 16-18 March 2018 at the Grand Hotel Brighton and several bookings have already been made.

The weekend activities start with the traditional Friday Associates Lunch (by invitation only). This will be followed by:

- Saturday morning will be business with SAIF Annual General Meeting
- Saturday evening, of course, is Banquet night
- Sunday morning will be the installation of the officers.

For the 2018 Banquet weekend you will be required to book your accommodation direct with the Grand Hotel Brighton, 97-99 King's Road, Brighton, East Sussex BN1 2FW.

To book your space, please ring 01273 224 300 (option 1), quoting SAIF160318, the event name and date.



Terry Tennens



Bed & breakfast per room per night (to include: full English breakfast and use of 1st floor gym)

Single: £125.00 + vat
Double/twin: £145.00 + vat

For room upgrades (inclusive of VAT per room, per night):

Classic Sea View: £60.00
Classic Deluxe Sea View: £100.00
Feature Deluxe Sea View: £160.00
King Suite: £200.00

Grand Collection, from £40.00 (inclusive of VAT) per room, per night.

This package is available in some Classic Sea View and Deluxe bedrooms and includes:

- Sky HD TV in your room including Sky Movies
- Starbucks & Verisimo coffee
- Luxury Noble Isle Toiletries
- Wireless Bose Soundlink

Conference spa offer

The hotel offers a 20% discount on all spa treatments for the duration of the event (Monday to Friday only and excludes weekends and bank holidays, subject to availability). The booking form for the lunch and banquet will be available in due course.

CONTINUED MEMBERSHIP OF THE IFD COLLEGE

Members are obliged to provide evidence of 12 hours of continuing professional development (CPD) to continue their membership after the first year. Your membership of the IFD (Independent Funeral Directors) College demonstrates that you are actively maintaining and developing your knowledge to perform to the highest standard within the profession.

If you have not started recording your CPD, a form is available on the website, which needs to be completed for continued membership from 1 November 2017.

The last qualifying CPD event

for membership to continue from 1 November will be SAIF's Education Day on that date. A confirmed booking will count as evidence.

Membership will cease on 31 October if evidence of completion of 12 hours of Continuing Professional Development is not provided and you should immediately cease using the letters MIFDC after your name, remove any references to membership of the college from your website/paperwork and return your certificate to the College Administrator.

Please ensure that your completed CPD form is returned to the IFD College

Administrator by 30 September 2017 with your Membership payment of £30 for 2017/2018.

If you are a Cert. FP, NAFD Diploma or BIFD Diploma holder and wish to apply to become a new member from 1 November 2017, please contact the College Administrator below for details of how to apply.

✓ If you have any questions, please call the IFD College Administrator, Corinne Pengelly on 0345 230 6777 or email her at Corinne@saif.org.uk



Bertie standing by the new 17th tee marker advertising R&P Everson Family Funeral Directors and Headon Lea Natural Burial Ground



Bertie's stroke of genius to raise funds for charity

Four rounds of golf in one day for cancer support

On 21 June, Bertie Everson, 29, of Totland Bay on the Isle of Wight, took up the Longest Day Golf Challenge. He completed four rounds of golf in a single day at Freshwater Bay Golf Club to raise money for Macmillan Cancer Support, as part of the charity's nationwide fundraising event.

Beginning at 5am, Bertie completed all four rounds by 8.30pm on one of the hottest days of the year. So far he has raised £500 for the charity from sponsorship.

Bertie, from R&P Everson Family Funeral Directors, said: "I would like to thank everyone who supported my fundraising effort."

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**



Staff from J J Burgess & Sons helped the Independent to raise more than £300 for The Royal British Legion

LARK IN THE PARK

A London funeral director has raised funds for The Royal British Legion's Poppy Appeal this month, getting involved with the local community's Lark in the Park.

Staff from J J Burgess

& Sons helped the Independent to raise more than £300 from the day at London Colney Community Centre. Justin Burgess later presented a cheque to The Royal British Legion.

End of life charities merge

Hospice UK and the National Council for Palliative Care (NCPC) – which leads the Dying Matters coalition – have completed their merger.

Both organisations now come under the Hospice UK name. Dying Matters, a coalition of 30,000 members across England and Wales aiming to bring more openness to discussions around death, dying, bereavement and end of life planning, is set to continue after the merger.

Ilora Finlay, Hospice UK Vice-President and outgoing NCPC chair, said: “By coming together, we will continue to provide a clear vision and an even stronger voice for end-of-life care everywhere, because the most important person in end-of-life care is the person with the life-limiting condition and their family.

“Dying Matters has opened up a national conversation about death and dying.

“The voice of the person will be strengthened and broadened through direct communication with those providing care; together we are stronger as we take this vital work forward.”



The tank hearse

TANK HEARSE FUNERAL

Pepperdine Barrett Funeral Directors turned heads in the streets of Chorlton-cum-Hardy, in Manchester, when the funeral cortege was followed by a tank hearse. John Barrett, who is the son of Frank Barrett, the Managing Director, was very surprised when a local family requested the tank hearse. It was certainly the first tank hearse funeral Pepperdine Barrett Funeral Directors

has dealt with and the first tank hearse funeral in the North West.

Frank said: “Alternative hearses and funeral vehicles are becoming more and more commonplace in today’s society, and as funeral directors we have to ensure that we carry out those wishes to ensure that these lasting memories will stay with our families forever. I am certain we will see

more and more of these types of alternative hearses being used.”

Pepperdine Barrett Funeral Directors, incorporating R. Pepperdine & Sons Ltd, would like to thank the staff at “Tanks Alot” who are based in Northamptonshire.



Driving families to Independents

Golden Charter press advertising spearheads campaign to raise profile of independent funeral directors

Last month Golden Charter ran adverts in the national press with the aim of generating funeral plan enquiries for independent funeral directors.

Carried in the *Daily Express* and the *Sun*, the advert is part of Golden Charter’s efforts to use its national reach to send families directly to their local, independent funeral director by highlighting the unique link between the plan

The advert encourages use of local independent funeral director



provider and Independents.

The advert reflects the current TV advertising campaign featuring the scene from the office of an independent funeral director,

while the text included focuses on the benefits of funeral plans – and why the reader’s local, independent funeral director is the best person to turn to for advice on planning ahead.

All enquiries received will be passed to a local independent funeral director, who can then follow up with the potential plan holder and will receive all benefits associated with making a sale if the individual chooses to take out a plan.

Results from the activity are being monitored. If you have any questions, please speak to your local Golden Charter representative who will be happy to discuss this with you further.

New Gedling crematorium service of dedication

WORDS: ALAN JOSÉ FICCM,
WESTERLEIGH GROUP AMBASSADOR

After a day of torrential rain the previous day, Thursday 18 May saw the sun shine brightly in Nottinghamshire for the service of dedication of the new Westerleigh Group Crematorium at Gedling.

Kevin Browne, the Crematorium Manager, welcomed the suffragan Bishop of Sherwood the Right Reverend Tony Porter, the Mayor of Gedling Borough Council, Sandra Barnes, local funeral directors and many other distinguished guests who had travelled from across the country to attend the service.

Prayers and readings were led by representatives of local churches – Canon Phillip Ziomek, Roman Catholic; the Rev Ron Kenyon, United Reformed and the Rev Moses Aygam, Methodist – and by Victoria Corder, a civil celebrant. Soloist Sarah



Alan Jose, Westerleigh Ambassador, Kevin Pilkington, President ICCM, Paul Bowley, President SAIF, Cllr John Clark, Leader of Gedling Council, Kevin Browne, Manager, Cllr Gary Gregory, Gedling Council and Richard Evans, Managing Director The Westerleigh Group

Simmons sang *Ave Maria* and *Fields of Gold* beautifully, her voice filling the chapel.

In dedicating the crematorium, the Right Reverend Porter gave a moving address, reflecting on his own work with the bereaved over many years and the vital importance of treating all those who mourn with dignity and respect.

The Bishop reminded us all of how important the services that we in the burial and cremation sector provide, and that he was thankful for the professionalism of the staff that work in this area, often not realising just how much difference we make to people's lives by doing our jobs well. He asked us all to ensure that we remembered the two "Gs": grieving and gratitude. Families and individuals must

have time to grieve and we must all be grateful for a life lived and be able to reflect on it at a funeral service no matter how many or few people are in attendance.

Councillor Sandra Barnes, who has been a great supporter of the new crematorium project, thanked Westerleigh for their investment in the area and said: "We are just so lucky to have this special place, because it is absolutely stunning and very tastefully done. We couldn't ask for anything better."

Richard Evans, Managing Director of the Westerleigh Group, thanked the Bishop for his address, the Mayor for her support and that of her council colleagues over several years and everyone for attending the service.

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COLLEAGUE REMEMBERED

W Sherry & Sons team raises £3,000 from 40-mile cycling challenge in aid of hospice

Staff and friends from W Sherry & Sons in West London took part in the recent 40-mile charity bike ride organised by Michael Sobell Hospice in Northwood and raised £3,000. The team took part in memory of their colleague Corrado Boscarelli who sadly passed away in March. They said he was wonderfully cared for by everyone at the Hospice.

Ophelia Chambers-Henry, Events and Community Fundraising Manager at Michael Sobell Hospice, said: "We are so thrilled with the fantastic amount which was raised by the team at W Sherry & Sons. The hospice, which is celebrating its 40th anniversary this year, relies heavily on charitable donations by local individuals and companies to keep up the high standard of support and care for its patients and their families in the most difficult time of their lives. We are very grateful to Neil Sherry and his staff for their support."



Pictured are the team, including 16 staff who completed the challenge, with Neil and Brooke Sherry presenting the cheque



Donations in memory change lives forever

We provide information and support, improve care, fund research, and create lasting change for people affected by dementia.



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

Please send collections to:

Alzheimer's Society
Scott Lodge
Scott Road
Plymouth PL2 3DU

Contact us:

0330 333 0804
enquiries@alzheimers.org.uk
alzheimers.org.uk/inmemory



Family-owned funeral home rededicated

Alan Greenwood & Sons Funeral Directors of London Road, Kingston Upon Thames, has held a rededication of its recently refurbished chapel and premises. On Friday 23 June, a plaque was also unveiled in memory of Valerie Greenwood who sadly passed away this year. Pictured is Father David Chislett, St Luke's Kingston; Judy Close, Community Manager; Father Julius Otoaye, St Pius X Church Norbiton; Julie Pickering Mayor of Kingston; Father Martin Hislop, St Luke's Kingston; Alan Greenwood and Alison Crake, President of the National Association of Funeral Directors.

Memorable ashes options for the 'fourth ceremony of life'

In the past, families had relatively few choices when it came to dealing with cremation ashes. They were buried in a garden of remembrance, kept in an urn at home, or perhaps scattered at sea or over the deceased's favourite place.

Now, the options are much greater. You can't go scattering ashes wherever you fancy, but you can choose everything from having them made part of a firework to being turned into jewellery.

A growing number of businesses in the UK are offering services with ashes for a different kind of send-off. Scattering Ashes is one leading website that people can turn to for advice, ranging from football club policies to information from bodies such as the National Trust and the Environment Agency. Scattering Ashes has also produced a free leaflet that funeral directors can give to their clients to help them make choices.*

Richard Martin, the founder and Managing Director of Scattering Ashes, believes in a more celebratory approach to memorialisation. He said: "In the UK most people - approximately 75% - opt to be cremated rather than buried. Most loved ones take the ashes home rather than leave them to be scattered at the crematoria."

After that they may be confused about their choices. The average person is unlikely to know where the scattering of ashes is allowed and what the rules are on burial, far less the wide range of choices now available.

Richard said: "For us, this is the fourth ceremony of life -



Scattering Ashes team of Richard Martin, his wife Karen (centre) and Hannah Cullum with one of their offerings, a Viking longboat urn

you celebrate birth with a christening, marriage with a wedding and death with a funeral. The scattering ceremony is the final celebration of the whole life lived."

The Scattering Ashes site gives an indication of the extensive range of options. There is dispersal of ashes by vintage plane or helium-filled balloon. You can have ashes placed in an ancient burial chamber or on a memorial reef at sea. Loved ones' ashes can remain constantly with you in the form of ashes jewellery or memorial pendants.

One of the most unusual requests received by Scattering Ashes was a papier-mâché suitcase to hold the ashes of a person who had loved to travel.



As a trustee of the Devon Guild of Craftsmen, Richard is a strong advocate of using craftspeople's skills. He said: "We have developed a range of urns and keepsakes that hold ashes while being completely discreet. They range from saggar-fired ceramics to stainless steel garden sculptures. We have also created a Viking longboat urn that can be set aflame, and a 'Message in a Bottle' which will take a small amount of ashes and let them continue their travels by sea."

If loved ones' choices in previous years were somewhat restricted, nowadays your options appear to be plentiful.

* For copies of the Scattering Ashes leaflet, please contact Richard Martin on 01392 581 012 or at: info@scattering-ashes.co.uk

RESULTS OF WEBINAR FEEDBACK



Internet learning sessions on wide range of topics get excellent response from users

Since SAIF Business Centre began the webinar series in July 2016, more than 200 people have booked places, with an average of 26 per session. The topics have ranged from dealing with difficult families to pensions, including several on different aspects of marketing a funeral business.

There has been a great response to the online feedback, with 85% of people reporting they found the webinars "excellent" or "good", and 98% would recommend the sessions to a colleague in the profession. A total of 82% found the webinars were "relevant and applicable to their everyday work".

Here are some comments from attendees:

- "A really great way to learn and chat to other funeral directors - thank you and well done"
- "I found the webinar very useful and informative"
- "Covered a lot of information in a short space of time"
- "Being able to participate while still in the office was a big bonus"
- "Helpful in assessing my own business"
- "It's a great way to interact without being distracted"
- "It's a great way to learn and discuss"

As a reminder, a webinar is a seminar which takes place over the internet, so you can enjoy all the benefits of a training session from any computer at home or at work. The sessions last for one hour and are free for members.

A full list of upcoming webinars will appear on the SAIF website. Previous webinar recordings are available to download in the members' area.

SAIF will email invitations to all members ahead of each webinar with a link to register and join the session. There are limited places so please make sure you register as soon as you can. Once registered, members will receive a confirmation email with a link to join the webinar. Members will need a laptop, tablet or smartphone with reliable internet access as well as a set of speakers or headphones to take part.

During the webinar, members will be able to see the presentation and hear the presenter speaking. They can also ask questions throughout the session with the live chat box function. The webinar series will resume in September with Sean Martin of C Waterhouse & Sons.

Dates for your diary: Webinars

13 SEPTEMBER

11 OCTOBER

8 NOVEMBER



Funeral repatriation service

Guy Elliot Ltd, a SAIF Associate Member, is an independent UK-wide funeral repatriation service based in Scotland

It is solely owned and operated by Guy Elliot who has 12 years' full-time experience in the funeral profession. After graduating from the University of Aberdeen, Guy spent two years working as a support worker for profoundly disabled adults and adults with learning difficulties.

In 2005, Guy started his career in the funeral profession in Aberdeen, and in 2014 founded his funeral repatriation company. The business was originally named Conscientiously Ltd, partly as a statement of how the repatriation company would operate, and partly due to Guy's former colleagues regularly

commenting on his conscientious nature.

The company is able to repatriate deceased persons or cremated remains by road and ferry throughout the UK, including the Scottish islands.

Guy said: "It is very important to me that I strive to provide the very best service that I possibly can, and I am very motivated to try to constantly improve."

Guy is currently a student at the Independent Funeral Directors (IFD) College and has attended many funeral profession meetings this year.

You can contact Guy on 44 (0)7770 407 610, email conscientiously@outlook.com or via guyelliotfuneraldirector@outlook.com

Advertising feature

Guy Elliot





E Hill & Son took delivery of the new Norwood and Rosedale

Fifty years of trust

Special anniversary as E Hill & Son takes new Norwood Classic Hearse and Rosedale limousine

Loyal Coleman Milne customers E Hill & Son have taken delivery of a Norwood Classic Hearse and Rosedale limousine. The family-run funeral directors have been trusting Coleman Milne for their funeral fleet for 50 years. Edwin Hill started the company in 1960 after first training as a carpenter, and in 1967 he took delivery of his first Coleman Milne cars – a Ford Zephyr and Zodiac.

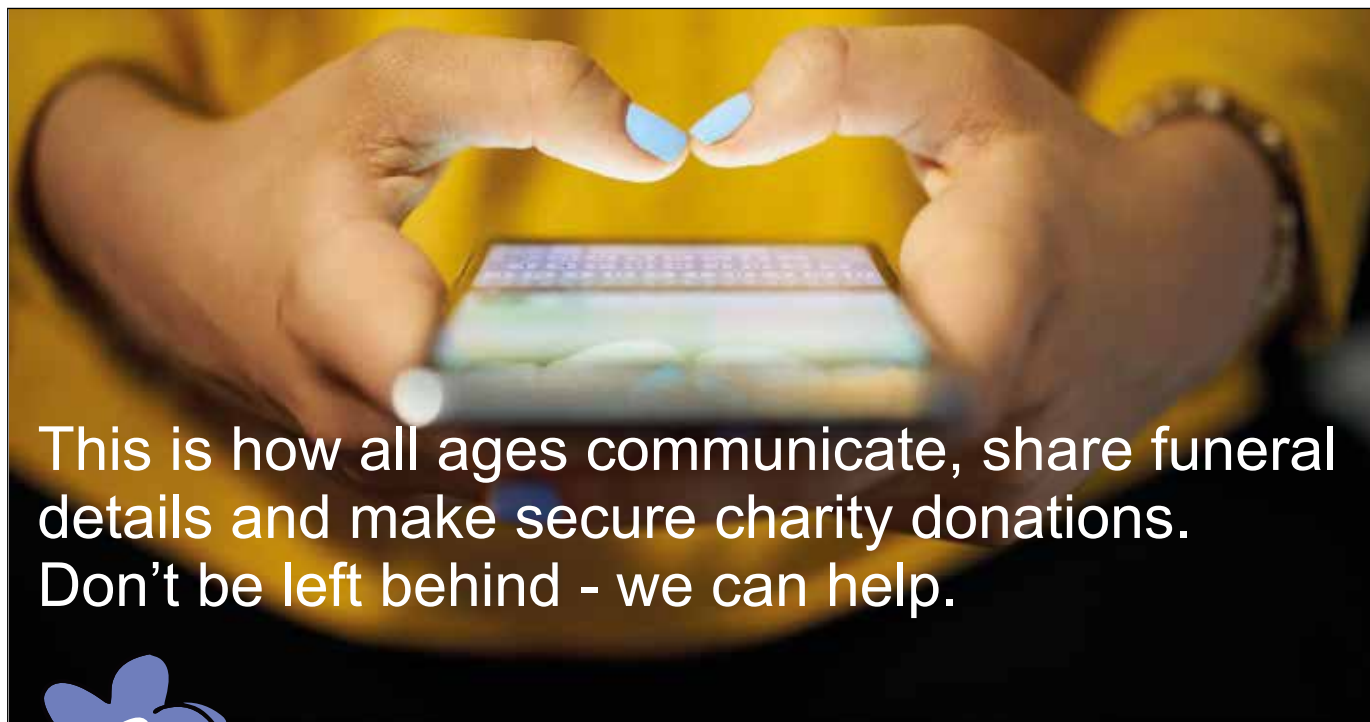
Edwin's son Richard, who now runs the company with his wife Paula, said: "The Zephyr and Zodiac were very modern for their time." Edwin was so proud of his first fleet of Fords that he arranged for photographs to be taken in a local showroom.

Edwin, along with his wife Roslyn, established the funeral director as a caring pillar of the community; they

worked tirelessly to provide much needed services, not limited to funerals. Edwin would offer driving lessons and private vehicle hire, and even chauffeured children to and from school. He was a much loved and respected member of the community.

Richard and Paula have taken the company from strength to strength and expanded their team of dedicated and qualified funeral directors. Over the years, E Hill & Son have ensured that their fleet is regularly updated to maintain standards.

The Norwood Classic Hearse allows comfort and grace for the coffin bearers with four large doors. With comfort as standard, the Rosewood limousine offers class-leading passenger space and leather upholstery.



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Best practice event on infant loss

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
- SANDS, which offers links to funeral directors and support. Some exhibitor opportunities are still available.



Billy's is a story of evil – and it's just one of many, too many

SAIF Chief Executive shares his knowledge and work against human trafficking and modern-day slavery in the UK

WORDS: TERRY TENNENS

In 2008, I became a trustee of the Medaille Trust – a charity set up by Catholic nuns to help the victims of human trafficking. So it is probably not surprising then that I have a reasonable knowledge of the issues around human trafficking and modern-day slavery.

What constantly surprises me though is how little is known about the horrors of this evil, here in the UK, by the general public. So I would like to share a little of what I know.

The Medaille story began with a vision to help people and end human trafficking. A simple enough vision, a human vision, and one we can all subscribe to whether we have a faith or not. Annually, the National Crime Agency produces data about individuals who have been identified as potential victims of slavery in the UK. The most recent figures show:

- The top nationalities to be identified as potential victims in the UK are from Albania, Vietnam and the UK itself
- In 2016, 3,085 potential victims were identified



- The National Crime Agency believes the number of slaves in the UK at any one time exceeds 20,000.

The Medaille Trust now has nine safe houses providing 106 beds and support to women, men and dependant children. Tailoring support packages to the needs of the individual, the Medaille Trust is working hard to help these victims.

To put this into real terms listen to the story of Billy – a young man they are assisting:

Billy came from a small village in Romania. Since finishing school he had been working occasionally for cash in hand. He is very young and wanted to help support his family by earning more money on a regular basis. He was speaking to a friend one day who told him about a good

“THE BOSS WAS A VERY BIG MAN. HE WAS ALWAYS SHOUTING. I DID NOT WANT TO MAKE HIM ANGRY”
BILLY

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Email: sales@challengesupply.com

www.challengesupply.com



job in England working in a car wash. His friend told him that he would earn £40 a day. He told his friend he was very interested and wanted to go.

Billy travelled to the UK in a minibus with other men and was told he would need to pay £120 for the trip; on arrival he was told that this fee had been increased to £550. When in the UK, his 'boss' told Billy that he would have to work for £20 a day until the whole debt of £550 was paid off. He was expected to work seven days per week. Billy was placed in a house with many other men who also worked for 'The Boss'.

Billy recalls the house being very dirty and he shared a bedroom with five others – just mattresses on the floor. He was ordered to pay £100 per week in rent, leaving just £40 per week for food and other expenses. As soon as Billy arrived into the UK he had his ID card taken from him. Billy said he was very scared of 'The Boss': "He was a very big man. He was always shouting at the others and I did not want to make him angry."

After two months the police raided the car wash where he was working. He and six others were found to be victims of modern slavery. Billy's appearance was described as looking malnourished, scared and in

poor general health. He was seen by a GP and interviewed by the police; he bravely gave the police details of where he was living and the conditions. He gave details of his earnings and how he was recruited; it was then that Billy came to the Medaille Trust for care, support and accommodation. Billy has only been free for three weeks and since that time he has settled into the safe house really well.

Billy's story is just one of many, too many. We will only stop this evil if we start to act against it – one thing we need to do is to examine if we, as individuals or organisations, are in any way creating or sustaining the demand for the services that use slave labour. We need to examine our purchasing patterns as individuals and our supply chains as organisations.

The other thing we can do is report anything we see to the police – emergency phone on 999 or if time allows on 101. If confidentiality is appropriate call Crimestoppers on 0800 555 111.



For advice or information on the Medaille Trust contact: The Medaille Trust, c/o Caritas Diocese of Salford, Cathedral Centre, 3 Ford Street, Salford M3 6DP, by emailing enquiries@medaille-trust.org.uk or calling 0161 817 2260.

MEETING DATES FOR YOUR DIARY

- Wednesday 20 September
Essex Regional Meeting, Chelmsford
- Wednesday 4 October
Home Counties Regional Meeting, High Wycombe
- 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 15 November
Northern Ireland Regional Meeting, Belfast
- Friday 1 December
Wales Regional Meeting and Christmas Dinner, Stradey Park Hotel & Spa, Llanelli

Information on social media

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

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

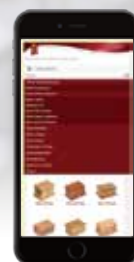
follow the magazine at @SAIFInsightMag (twitter.com/saifinsightmag).

With each issue now available online from SAIFInsight.co.uk, Twitter can keep you up to date on when you can see the full magazine, as well as offering links to the latest stories.

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Our profession must move with the times

Across the UK, we need to open our doors and explain what we have to offer families

WORDS: PAUL BOWLEY

Another month has quickly passed and things are slowing down a little as we approach the holiday season.

On 15 June, I flew to Glasgow and was driven to Inverness by Gavin Henshelwood, Scottish SAIF Secretary, for a SAIF Executive meeting followed by a regional meeting in the evening.

Terry Tennens, SAIF Chief Executive, and I attended two regional meetings. The first one

Above: Paul meets Philip Norris

Top right: Andrew Smith and Paul

was at Haydock on 20 June where 19 members, five associate members and Golden Charter representatives were present. The second one, on 21 June in Birmingham at Mortons Funeral Directors, attracted 14 members, nine associate members and Golden Charter representatives.

On our way to Birmingham we stopped at SAIF member Fred Hamer, where we were shown around by General Manager Philip Norris, and Andrew Smith Funeral Services in Macclesfield.

Andrew is Macclesfield's only

independent family-owned funeral director, and he takes great pride in what he does not only for his business but also for the community, and his premises are to an excellent standard throughout.

On 4 July, Davina and I travelled to Stratford-upon-Avon representing SAIF at the CBCE AGM Banquet.

Experience

As I travel up and down the country, I hope to pass on some of my 37 years of experience in the funeral



profession to the new generation of funeral directors. And as those next generations take over family businesses, changes are put in place, and in most cases, are necessary to survive. Our profession is ever changing and we must change with the times.

Nowadays, there are so many more options when arranging a funeral. We need to open our doors and give talks on what we do and what happens from the time of death to the time of service.

Scotland is currently going through regulation and licensing, I am sure England and Wales will follow. I personally welcome it and would encourage all funeral businesses to put their staff through training with the IFD College. SAIF and the NAFD are working together on a joint code of practice which is a positive way forward for the Independents.

Funeral poverty is always a talking point, as is how it is affecting the profession with bad debt. Many funeral directors now ask for the disbursements or 50% deposit to be paid in advance. I believe we will get to the point where full payment will be asked for in advance.

Pre-paid plans are no doubt our future business and you need to be active in promoting Golden

Charter plans. One way forward is to give talks to your local societies such as the WI, Rotary, Age UK, etc; also, why not speak to your local shopping centre manager to find out if you can have a stand for the day to promote your pre-paid plans?

More and more families are now going online to find the local funeral directors and to compare them. A good website, therefore, with all the information easily accessible is paramount.

British Heart Foundation (BHF)

My charity is the BHF – my life was saved by the surgeons at the Royal Sussex County Hospital in Brighton so I cannot think of a better charity to support.

If anyone would like to support me and the BHF, then please go to the SAIF website where you can donate online. This would be very much appreciated. None of us know what is ahead and hope you will never need the service (I was one of those). However, the more we can raise, the better chance we have of saving more lives.

If anyone is planning a fundraising event and they wish to donate please let me know.

Paul Bowley
SAIF National President

CHARITY: BHF

This year, SAIF will be supporting British Heart Foundation (BHF) as President Paul Bowley's charity. The BHF has a number of planned events during the year.

Calendar events:



August – Office Olympics



September – Bag It. Beat It.



October – Halloween Dress-Up



November – Nation of Lifesavers



December – Quizmas Party

How to bank the funds you raise:

Donate to Paul's JustGiving or Virgin Money accounts:

- www.justgiving.com/fundraising/Paul-Bowley
- <http://uk.virginmoneygiving.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

INDEPENDENTS SAVING TIME AND PAPERWORK BY AUTO-ACCEPTING PLANS

Independents are signing up to take advantage of automatic allocations, saving time and paperwork and helping enhance potential plan volumes.

As products evolve, Golden Charter is contacting funeral directors to confirm the renewal of auto-accept agreements, and the number confirming has been steadily rising. Independents can also get in touch with Golden Charter directly to sign up to auto-accept plans that work for you.

Helen Wathall, of auto-accepting funeral director G Wathall & Son, said: "When the automatic allocation of plans was introduced by Golden Charter, we were quick to take the opportunity to

do this, and the big improvement for us was the time it saves. The acceptance of allocations runs very smoothly for us now as a direct result."

The primary benefits are:

- Time saved: auto-accepting specific plan types that you would always accept means you do not need to go through the several calls it typically takes to manually accept a plan, freeing your time and providing scope for more plans to be offered
- Full flexibility: with a range of plan types offered by Golden Charter, it is entirely up to you how few or many of these you automatically allocate – if you only want one kind of plan

made automatic, that is easily done. On the other hand, auto-accepting can be expanded to include other Golden Charter services if you wish.

- Selecting the specifics: you can choose which distance to auto-accept within, or opt specific postcodes in and out
- Never miss an allocation: Golden Charter will continue to contact you manually for plans outside the criteria you specify, so opting in will not lead to any lost allocations

✓ To learn more about auto-accepting some plans, simply contact your local Golden Charter representative.

Getting help with data protection regulations

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

Over the coming months, you may well see the letters 'GDPR' appearing in the news as we move towards the May 2018 deadline for its implementation. What does GDPR mean? It is the General Data Protection Regulations approved by the European Union on 25 May 2016 and coming into force on 25 May 2018, replacing the EU Directive on which the UK's Data Protection Act 1998 is based. Regardless of the detailed outcome of Brexit, the guidance from the Information Commissioner's Office (ICO) is that the UK should be aiming to adhere to the terms of GDPR.

The regulations introduce more stringent and prescriptive data protection compliance challenges for organisations. Non-compliance with GDPR can result in fines of up to 4% of global annual revenue or €20 million.

THE REGULATIONS

- GDPR retains the core rules and principles of the

Data Protection Directive, enshrined in UK law by the Data Protection Act 1998 (DPA), regulating the processing of personal data. The existing rights of individuals to access their own personal data, to object to direct marketing and to rectify inaccurate data are all contained in the GDPR.

KEY ISSUES FOR FUNERAL DIRECTORS

- Consent: in order to continue to market to at-need families and previous pre-need enquirers, funeral directors will need to ensure there is a compliant 'explicit opt-in' in place for each customer. Funeral directors will need to obtain the explicit opt-in consent of the individuals in order to contact the families at a later date to market further services. Golden Charter will be able to provide compliant consent statements for use by funeral directors on their marketing literature.
- Data Processors:

the new law increases the responsibility of Data Processors (currently the position of funeral directors) so that being a Data Processor is no longer a comparatively easy ride from a compliance perspective to that of the Data Controller. For funeral directors, this means that they must be aware of and comply with the GDPR's provisions for Data Controllers. For Golden Charter, it is necessary the company can demonstrate that funeral directors are aware of their obligations regarding planholders' data.

A presentation of GDPR requirements was presented to the SAIFCharter Executive in June 2017, which highlighted the opt-in issues and the responsibilities and liabilities for funeral directors in handling customer data in general and that of

Golden Charter plan holders in particular.

It will remain the responsibility of each funeral director to ensure they are compliant with the requirements of GDPR.

Golden Charter will be undertaking a programme of awareness training, education and assistance for funeral directors including:

- GDPR 'masterclasses' for funeral directors supported by SAIFCharter
- Compliant opt-in statements for use by funeral directors in their marketing literature to enable access to their at-need databases
- Enhanced funeral director terms and conditions, including new GDPR provisions that all funeral directors agree to adhere to in selling or accepting Golden Charter funeral plans
- GDPR specific information to be included in the funeral director guidelines
- GDPR training for Regional Sales Managers to ensure they are delivering a consistent message in the field.



Alison Wilson

MEMBERSHIP UPDATE

FULL MEMBERSHIP PENDING

Ms S Jones/Mr Adrian Clarke

Full Circle Funerals
114 Otley Road, Guiseley
West Yorkshire
LS20 8LZ

Mr C Mottram/Mr R Mottram/ Ms A Mottram

C W Mottram Funeral Services Ltd
The Conifers
Grassy Green Lane, Audley
Stoke on Trent
ST7 8JB

Mr G Burdett/Ms G Burdett

G Burdett Funeral Services Ltd
6 Buxton Road
High Lane, Stockport
SK6 8BH

Mrs J Dandy

Dandelion Farewells Limited
Warren Court
Guildford Road, Bucks Green
West Sussex
RH12 3JJ

M S White/Ms M Dolega

Country Funerals
1 Sponne House Centre
Towcester
Northamptonshire
NN12 6BY

Mr P Forrest

E H Owen Funeral Directors Ltd
87 Whitchurch Road
Shrewsbury, Shropshire
SY1 4EE

ACCEPTANCE INTO FULL MEMBERSHIP

Mr M Rothman

Spire Funeral Service
95 Derby Road
Chesterfield, Derbyshire
S40 2ER

Mr N Scully/Mr L Solomon/Ms P Hall

Lilies Funeral Directors
10 Chester Road, Sutton Coldfield
West Midlands
B73 5DA

Mr Darren Miles/Mrs Louise Cox

Oaklands Funeral Service
4 The Ridgeway, Oliver Whitby Road
Chichester
PO19 3LA

Mrs M Doyle

Urwins Undertakers Ltd
5 Rough Road, Kingstanding
Birmingham
B44 9UP

Urwins Undertakers Ltd (Branch Office)

214 Hawthorn Road, Kingstanding
Birmingham
B44 8PP

Urwins Undertakers Ltd (Branch Office)

29 Churchill Parade
Sutton Coldfield
B75 7LD

Mrs C Foster

Quantock Funeral Services Ltd
69 Staplegrove Road, Taunton
Somerset
TA1 1DG

Quantock Funeral Services (Branch Office)

Yeomans
Eastcombe
Bishops Lydeard, Taunton
Somerset
TA4 3HU

Mr R Hickton

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

Mr R Mustoe

Porthcawl Funeral Services
75 New Road
Porthcawl, Bridgend
Mid Glamorgan
CF36 5DH

ASSOCIATE MEMBERSHIP PENDING

Mr S Cousins/Mr A Briggs

Brahms Electric Vehicles Ltd
Moulton Industrial Unit 2
Chelveston Road
Higham Ferrers
Northamptonshire
NN10 8HN

FULL MEMBER NEW BRANCH

Andy Free Independent Family Funeral Director

32 London Road
Wymondham
Norfolk
NR18 9JD

ASSOCIATES NOT RENEWED

Mr D McGowan/Ms C Rooney/ Mr T Corcoran

D J MacNeice & Co Ltd
37A Barrow Road
Glasnevin Industrial Estate
Dublin 11

FULL MEMBER CHANGE OF DETAILS/ADDRESS

New Address:

Peter Smith & Son Funeral Directors Ltd
135 Burwell Drive
Witney
Oxfordshire
OX28 5LP
Previously 54 Newland, Witney

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 1 September 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

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 *SAIF Insight* 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 *SAIF Insight* publishing.

Due to the difference in time from when an application is received to the publication date of *SAIF Insight*, 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
- Or by post: SAIF Business Centre, 3 Bullfields, Sawbridgeworth, Hertfordshire CM21 9DB

New applicants will still be published in *SAIF Insight* but the deadline for responses will be the dates given on the website.

LETTER

Dear Sir,

May I, on behalf of my whole family, express our appreciation and sincere thanks for the exceptional and outstanding way in which Mr Stewart Treharne and staff of E. C. Thomas and Sons conducted our son's funeral arrangements.

Our family wish to convey to you our grateful thanks for the outstanding service your member provided at such a difficult time.

Please find a copy of my personal thanks to E. C. Thomas and Sons enclosed.

Yours faithfully,
Llewellyn Rogers
& Family



BUILDING RELATIONSHIPS

The first Inspector of Funeral Directors in Scotland stresses the benefits of listening, participation and collaboration

WORDS: COLIN CARDWELL / PHOTOS: MARK JACKSON

The word “unique” – like sterling – has been somewhat devalued. So when Natalie McKail says she has taken on a unique and pivotal role in Scotland she’s being refreshingly accurate. The job, Inspector of Funeral Directors in Scotland, is the very first of its kind in the country – and the UK – and she was appointed to it in April by the Scottish Government for a two-year term, during which she will consider potential regulation and a possible funeral licensing regime.

“I’ve made contact with a number of key stakeholders such as SAIF and the NAFD to find out what they would like to discuss, and I’m arranging to make introductory visits to funeral directors,” she says.

Her first impressions of the sector have been profoundly positive. “I’ve been very pleased to have been warmly welcomed into the role and have received several contacts from independent funeral directors and people who are part of the representative organisations saying that this is

an ideal opportunity to discuss and explore areas where change could benefit the sector.”

SAIF and the NAFD concur, saying in April that: “We believe appointing an Inspector of Funeral Directors is in the public interest, and believe Natalie’s appointment will help keep standards high in the profession, as well as strengthen public confidence, and we look forward to forming a close working relationship.”

The two organisations also signed a joint agreement that sets out a series of guiding principles for both to follow in the development of regulations. This was submitted to the Scottish Government as a formal commitment to work with Scottish Ministers to develop regulation that will benefit bereaved people.

Which is good news for Ms McKail. “Any efforts to

ensure that we are working to share best practice and work collaboratively can only be to the good. The profession is engaging in its own debate over self-improvement. And whether that is propagated by my appointment or an internal desire for those improvements, if it ultimately benefits the customer then that can only be a positive thing.”

Accentuating the positive is a recurring theme. Coming from a regulatory background, her closest alignment with the profession resulted from her being appointed by Edinburgh City Council to lead the Mortonhall Improvement Programme. “I spent two years working with the affected parents and helping to repair the breakdown in trust, taking on operational responsibility for the crematorium and the mortuary, which is one of the

busiest in Scotland, and the 42 burial grounds in Edinburgh.”

While looking forward, she is quick to recognise that funeral directors have served the community well for many years. “The role of Inspector has not been introduced because there are any specific, identifiable concerns. With any sector, though, you can learn lessons and improve. Among the key areas of my remit are to ensure best practice – and I’ve seen evidence that many funeral directors already share that – but it’s also about supporting and complementing that. And where people are showing innovation and enterprise it’s about creating an environment that allows that to flourish.”

This is a busy time for the funeral directors’ profession: responses are soon expected giving views on a consultation based on the Burial and Cremation (Scotland) Act 2016 on draft regulations made under the act. The results would certainly impact on Ms McKail’s role, though she says it’s too early to speculate. “At the moment I’m involved in voluntary visits but there are inspection powers proposed

“IT IS ABOUT CREATING AN ENVIRONMENT THAT ALLOWS INNOVATION AND ENTERPRISE TO FLOURISH”



A career shaped by regulatory responsibilities

Natalie McKail is a qualified and trained Environmental Health Officer, starting her career in public service more than 20 years ago at Aberdeenshire Council. On joining City of Edinburgh Council in 1998, she held a range of management

positions, including leading teams responsible for the introduction of licensing of Houses in Multiple Occupation, Landlord Registration, Licensing Standards. Afterwards she became responsible, as a Senior Manager, for the

Environmental Health function which undertook health and safety and food safety inspections throughout Edinburgh. She was then asked to lead the Mortonhall Improvement Programme on publication of the Dame Elish Angiolini report on infant cremation practices, and reported directly to the Chief

Executive, Dame Sue Bruce. She also had responsibility for a range of services, including Mortonhall crematorium, the city mortuary and citywide burial grounds. She was appointed in April as Scotland's first Inspector of Funeral Directors by Public Health Minister Aileen Campbell.



and proposals to review documentation. If these were to be agreed there would then be an enactment period but we first need to see what the feedback is from that consultation.”

The prospect of dealing with

the diverse range of sizes and business models represented in the independent funeral director sector is one that Ms McKail is comfortable with. “I think back to parts of my career, including the regulation of health and

safety matters, where you could have a large multinational financial services company and a one-person operation but look for the same outcome – where people were safe at work or in the service of that employer.

“It’s all about clarity on the outcome that you are trying to achieve. And there must be room for creativity and innovation, as funeral directors, as in all other sectors, have to be able to respond to customers’ expectations and needs.”

As well as positive input, she concedes that there will be some natural concerns regarding the prospect of future regulation. “I absolutely acknowledge that there are questions around matters of potential concern: what would regulation mean for the sector, how would that operate in practical terms, what the cost impact might be ... so it’s important for me to listen from the outset but I’m encouraged by the fact that I’ve already had several approaches for face-to-face meetings. We’re not looking for a one size fits all solution; there will be different ways of delivering those services.”

She stresses the words

listening, participation and collaboration. “I want people to know that they have the opportunity to shape and influence the future of the sector. In some cases, the business has been in the family for many years and I understand people have a vested interest in what that future holds.”

The challenges she identifies include harnessing the ongoing debate and ensuring that as many funeral directors as possible take part in it. “As with any change there are early adopters, but I want to hear all the voices, including those of people who may have concerns or are reticent about change.”

The other is purely a logistical one. “With some 800 funeral directors in Scotland, I don’t think I’ll manage to get to see them all by Christmas this year,” she laughs. Don’t discount how many she will see: as an enthusiast for the great Scottish outdoors, whether cycling or Munro bagging, she’s used to daunting prospects and will put a lot of energy into tackling a truly unique task. ●

For more information, contact BurialandCremation@gov.scot

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“I WANT PEOPLE TO KNOW THEY HAVE THE OPPORTUNITY TO SHAPE AND INFLUENCE THE FUTURE OF THE SECTOR”

**In July 1969 man first
walked on the moon**

**In 2004
Colourful Coffins
was born**

**In August 2017 your imagination
is still all that limits you**

Tel: 01865 779172  **@colourfulcoffin**
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THE OXLEY WAY IN ESSEX

For 160 years and six generations, one staunchly independent family-run business of funeral directors and builders has been at the heart of its local community

Ten years before railways reached the seaside town of Walton-on-the-Naze on Essex's north-east coast, a family firm, initially specialising in carpentry, established some very strong foundations. One hundred and sixty years later the funeral director and building contractor P G Oxley is still going strong.

It is not unusual for a funeral directing business to have its roots in a building firm. However, it is rare to see the two professions still operating side by side, as is the case with this sixth-generation family business.

Current Managing Director Philip (Phil) Oxley explained the history: "In the early 1830s Philip Oxley – my great, great grandfather – worked as a pattern maker for the Warner Bell Iron Foundry in the town. He had nurtured the ambition to become the village carpenter, allowing himself greater and more varied use of his woodworking skills and to become his own master."

In 1857, he left the Bell Foundry and started in business for himself. Notably, in the *Essex Gazetteer* of the same year Philip Oxley is listed as the village carpenter for Walton-on-the-Naze, making, among other things, coffins.

The family aspect of the business was enhanced when Philip's son, Philip George, also left the Bell Foundry several years later to join his father's firm.

Distinct paths

Around this time the business' activities began to follow two distinct paths. Philip concentrated

on coffin making and carrying out associated funerals, while Philip George became more active in the building and carpentry side of the business. In 1901, following his father's death, Philip George amalgamated the firm's operations under the heading P G Oxley Builders and Undertakers.

Bruce, the current Phil Oxley's son, outlined the next stage of the company's development: "Although Philip George had two sons, neither of them entered the business. The eldest, Albert, emigrated to North America and his brother Willie, after serving in France during the First World War, joined a French road contracting firm that undertook road-building contracts in the north of England."

In 1927, due to his father's advancing years, Willie returned home to run P G Oxley. In 1934, a fourth generation was introduced into the firm in the shape of Robert Oxley (one of Albert's four sons born in the United States). He followed the family pattern by learning a trade on the building side before becoming more involved in the funeral activities. He subsequently joined the army in 1939 and served in occupied Norway as part of the new commando units being developed by the British until returning to the business in 1946. During this period, in 1943, Philip George passed away.

One hundred years after the business had begun, P G Oxley was made a limited company. Robert became a director along with Willie and Willie's French wife, Marie.

Willie died in 1960 and the direction of the company was assumed by Robert, who was joined by his son, the current Phil Oxley, in 1965.

Phil trained as a carpenter and worked "on the tools"



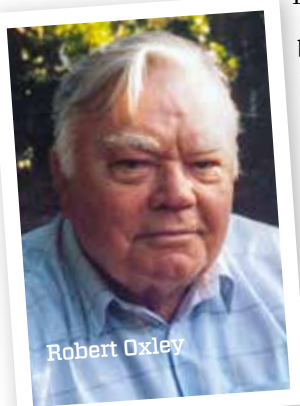
for several years before becoming more involved on the funeral side of the business. In 1972, his sister Julie joined the company becoming one of Essex's first qualified female funeral directors.

In 1979, P G Oxley acquired the business and premises of another funeral director business, W Green & Sons of Frinton-on-Sea.

Overture

The firm's success was noted by others and in 1988 there was an unwelcome overture from a national chain. "They offered us a significant sum, but it really wasn't about money," recalled Phil. "They only wanted the funeral interests and the family name. It wasn't something we wanted to entertain. Generations of family work ending up as part of a faceless PLC wasn't for us."

In 1991, the sixth generation of the family joined the business when Bruce



Robert Oxley



Above: the 1960 funeral of Willy James Oxley (pictured below)
Left: a funeral from the late 1800s
Right: the old P G Oxley offices



started work with his father. He has been involved with both sides of the firm but has concentrated on developing the building and refurbishment works aspect of the business.

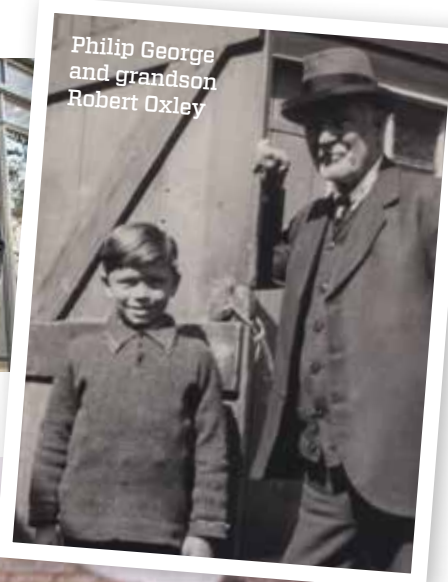
Bruce explained: "For many years the firm worked as a general builder and had an excellent reputation for that type of work. However, after the last downturn it became evident that there were too many people chasing the same type of work."

The awarding of two large renovation projects proved a turning point. "We had a good mix of very experienced skilled workers, and some new younger blood. The two renovation projects were a huge success and even won a building award. We used the opportunity to pass on skills and knowledge from the older guys and develop new relationships with specialist contractors. Those relationships have helped us obtain similar work and we have built on that foundation."

Ten years ago the funeral side of the



The current management team (l-r) Bruce Oxley, his father Phil Oxley, and Marcus Hayward



business moved from old offices next to the firm's building yard to newly refurbished premises alongside the existing address in the High Street at Walton – a perfect way to celebrate the company's 150th anniversary.

Sadly, Robert Oxley passed away in 2008 and did not get to see the latest expansion of the funeral business – the opening of a new office, chapel of rest and arrangement rooms in Station Road, Clacton in 2015.

The business continues under the guidance of Phil and Bruce. Julie remains a director in her retirement, with her son Robert working with Bruce on the building side of the company. Some of Phil's grandchildren have had summer jobs in the business while studying at college and university.

He said: "I believe this is a business that Bruce will develop further in the future, but it's also our family's heritage. I'd like to think it will continue in family hands."

Bruce agreed: "I could be here to see the firm's 200th anniversary. I'd only be just over 80 years old but wouldn't imagine being involved day to day. I have two daughters, two brothers, a sister and there are over a dozen grandchildren in the family. I'm confident there will be an Oxley at the helm into 2057 and beyond." ●

RNLI SUPPORT

The Oxley family has long-standing links with the Royal National Lifeboat Institution (RNLI) in Walton-on-the-Naze. One of the family has served as the operational manager of the local lifeboat station since 1930. Meanwhile, two of Phil's sons have been shore helpers and currently volunteer as the lifeboat station press officer and chairman.

Update

NEWS FROM KINDRED ASSOCIATIONS

CREMATION AND BURIAL COMMUNICATION AND EDUCATION EVENT 2017

The CBCE event was held at the Stratford Manor Hotel from the 3 to 5 July. The Federation of Burial and Cremation Authorities and the Cremation Society of Great Britain would like to say a huge thank you to all our sponsors, exhibitors and delegates who contributed significantly to this excellent event.

It was great to meet both old and new delegates and this year we are pleased to say that attendance figures exceeded all expectations, resulting in us having to use neighbouring hotel facilities to accommodate this year's attendees. The exhibition was also a sell-out, with 42 stands exhibiting a wide range of products to interest our delegates.

The feedback from the attendees was exceptional, with comments such as: "A great event, which was excellent, with

some marvellous speakers and a good exhibition, probably one of the best that I've been to." A huge thank you goes to our excellent speakers, who included Judith Bernstein from the Ministry of Justice, who gave a presentation on the latest updates on coroner, burial and cremation law and policy; Dr Heather Conway, who provided us with advice

on feuding families and legal rights over funeral arrangements; Baroness Finlay of Llandaff, who has chaired the All-Party Parliamentary Group on Dying Well; Gareth Brown from the Scottish Government's Health Protection and Public Health Reform department who gave us a detailed insight into the Burial and Cremation (Scotland) Act 2016, to name just a few.

Tuesday afternoon was concluded with the legendary "Presidents' Panel"



chaired by Harvey Thomas CBE. The willing participants were Amanda Woodward (BIE), Alan Puxley (BIFD), John Proffitt (FBCA) and Alison Crake (NAFD). Among the topics debated were the siting of crematoria and the continuing value of the 50 yard and 200-yard rule, direct cremation, Resomation, the recycling of poly urns and digital signatures on cremation forms.

Stratford Manor Hotel lived up to all our expectations and our sincere thanks go to the team there for ensuring the 2017 CBCE Event will be one to remember.

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

A COMMUNITY SHATTERED BY TRAGEDY

ONE hundred years ago, on 13 June 1917, just over the hill from where I am sitting in my office, a terrible tragedy took place at a rubber and chemical factory in Ashton Under Lyne, with a two-mile blast radius. It was situated in a place surrounded by houses, schools and swimming baths and made about 2,000 people homeless. Local railway workers were among those killed instantly, and the train lines were bent from the force of the explosion.

The factory was helping the war effort by making TNT, and in 1917 it was able to produce 25 tons of the explosive per week. Because the tragedy was covered by the Official Secrets Act, we may never know why the explosion happened, although it is thought experiments were taking place with TNT inside the factory.

From the explosion, 120 people were hospitalised with a further 400 people receiving minor injuries from shattering glass in their homes.

A total of 43 people died, nine of

them children. It is known that one of the children was swimming in nearby baths, when the explosion blew in the buildings.

The youngest victim was a four-year-old girl called Sarah Ann Kearns, who was walking home from St Peters Primary School when the explosion happened. In total, seven children from St Peters School died.

On Sunday 17 June, a mass funeral took place for the majority of those killed, with horse-drawn hearses lined up in front of Ashton Town Hall where a stage was erected for the clergy to stand with the Manchester Regiment and Salvation Army Brass Bands.

After the service, the brass bands led the procession to Dukinfield Cemetery followed by town officials, council members and clergy.

Behind the large cortege of hearses a crowd of 250,000 followed, but at the cemetery gates only the family members were allowed in to attend the burials.



Horse-drawn hearses

Today, a brass plaque can be found inside St. Peters School for the seven pupils who died, and a sculpture in Henry Square near to where the old baths were situated, which was created by Paul Margetts.

BY CLIVE PEARSON
IMMEDIATE PAST PRESIDENT
BRITISH INSTITUTE OF
FUNERAL DIRECTORS



ARE YOU STILL ENGAGED?

In our culture of increasing individualism, it is critical to actively create and maintain relationships within your community

WORDS: DR BILL WEBSTER

Are you still engaged, or have you broken off the engagement? I am not referring to anyone's marital status here, so let me explain.

On my recent visit to the UK, I took the train from my home town in Scotland to London. I was looking forward to enjoying the scenery along the journey, eagerly looking to see the famous Carnoustie Golf Course, the magnificent Edinburgh Castle, the Angel of the North, and many other highlights along the way.

Across the table from me was a young chap, early twenties or whatever, totally engrossed in his mobile phone, texting and checking stuff out from the time he got on the train until he got off. He didn't glance up or see a single thing along the journey. He didn't say a solitary word to me or anyone else – his whole attention was focused on his phone.

I thought "what a shame!" He missed out on so much that was there to be enjoyed. I couldn't help reflect on the statement, quoted by *Pirates of the Caribbean* character Captain Jack Sparrow: "It's not the destination so much as the journey."

In the news coverage of a recent terror attack, I saw something I could hardly believe. I reviewed the video numerous times to make sure it had actually happened. One of the victims, who had been struck by a vehicle, lay dead or dying on the road. Someone ran up and, rather than trying to assist or comfort, simply took a few pictures with their phone, and then ran off to another situation to get more. I was shocked, yet somehow, sadly, not surprised. Media today almost gives us the impression we are spectators at such events, somehow not directly involved.

Some might say: "Well, that is modern technology and communication," and that may be the case. But I cannot escape the conviction that people really want more. In the seemingly self-absorbed world of



social media, there is a deeper desire to be connected, to be in touch with the world around us, while somehow not really engaging with it.

Twenty-five years ago, the concept of *The Experience Economy* came to the fore in business. Author James Gilmore said: "The Service Economy is peaking. A new, emerging economy is coming to the fore; one based on a distinct kind of economic output... experiences. Goods and services are no longer enough."

In today's changing economic climate and communication environment, consumer expectations around dying matters, death care, funerals and aftercare have again changed. To be successful, we need to be both focused and intentional in our efforts to serve families during all phases of that circle of service, before, during and after a death.

I believe what people are looking for these days is best described as "engagement".

In our culture of increasing individualism, there is a real danger of carrying this into our business and personal relationships.

When we think of the traditional meaning of engagement, our minds go

to personal commitment or partnership, which in a business is seen in working practices that support a two-way approach between company and client, employer and employee. When a new client walks through the door, a professional business relationship commences. But due to business pressures and other things dominating our attention, the continuous development of this relationship can sometimes falter and not be addressed.

Engagement means the continuous development of an emotional relationship. People today in my view want for a sense of belonging; feeling part of something and gaining something in return, whether increased trust, confidence, knowledge, understanding or commitment. True engagement is not so much an action as an attitude; making it about them, not just about you; about their needs, not your sales.

The days of sitting at the office waiting on a call are gone. If you don't believe me, how's it working for you? With more competition in the market, and the transient nature of families today, it is critical to actively create and maintain relationships within your community. These days, interacting regularly with your constituency is what will build your brand and your business.

What I have found in my own work is that while some customer needs can be complex, the majority of people just appreciate sincere actions.

If you would like to "engage" with Grief Journey to assist with your aftercare needs, "ring" Linda Jones at 0333 8000 630. Your "proposal" will be met with a positive "I do!" ●

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

Contact: Linda D Jones,
Executive Director of Resources,
Grief Journey
T: 0333 8000 630
E: linda@griefjourney.com
www.griefjourney.co.uk

“THESE DAYS, INTERACTING WITH YOUR CONSTITUENCY IS WHAT WILL BUILD YOUR BRAND”

Dr Bill Webster



Dr Webster

EDUCATION DAY 2017

The annual event brings together funeral professionals and specialists, allowing SAIF members to keep up to date with issues and gain ideas for best practice for their own funeral business



The speakers for 2017's Education Day have all been confirmed and a very full day has now been set. The event is exceptional value for money and with current concerns and topics being covered, this really is a day that you don't want to miss.

SAIF has announced the main guest speaker for this year's Education Day will be **Cheryl Paris**, from the Scottish Government's Burial and Cremation Team, who will talk about the regulation of funeral directors.

Other key speakers on the day will include:

- **Kevin Sinclair** who will be giving an update on the latest embalming technique challenges
- **Gavin Faber** from Irwin Mitchell will give an overview of how to handle conflict with families
- **Brian Hart** will provide a session on cyber fraud
- **Fatima Uzzaman** from the Department for Work & Pensions will be providing an update on Social Fund Payments
- **Robert Rowntree** who will be discussing international disaster recovery by the funeral director.

Students from the **IFD College**, who have successfully completed various courses, will be receiving their well-earned certificates from the IFD College Chairman during the latter part of the afternoon.

Exhibition stands have been confirmed from the following companies:

- Smart Media Marketing (aFuneralnotice)
- Colourful Coffins
- Funeralbooker Ltd
- I-Netco Ltd
- Ghyll House Publishing (t/a Polstead Press)
- Guy Elliott (Funeral Repatriation)
- Legacy / Life Expressions
- MuchLoved Charitable Trust
- National Repatriation
- Secure Haven Ltd

If you are a SAIF Associate Member and have not yet booked your space, please ensure you contact the SAIF Business Centre soon to ensure availability.

For non-associates who wish to attend please complete the booking form on page 31.



SAIF EDUCATION DAY

Wednesday 1 November 2017

Leicester Tigers Football Club PLC, Aylestone Road, Leicester LE2 7TR

BOOKING
FORM

DELEGATES/S NAME:

COMPANY:

ADDRESS:

.....

.....

..... POST CODE:

TELEPHONE:

EMAIL:

■ SAIF Members **£40pp** ■ Non-members **£50pp** ■ IFD College and BIFD Students: **£20pp**

■ Members of the IFD College: **Complimentary**

Number of attendees

Total Payment

£

Including
morning
refreshments
and lunch

You can book and pay by visiting the events page on the SAIF website **OR**

By completing this form and returning to SAIF with payment, which can be made by:

PAYMENT OPTIONS

☐ Credit Card

Please call the SAIF
Business Centre

☐ Cheque

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☐ BACS

Bank: Natwest Bank
Branch: Camden Town
Sort Code: 60-04-24
Bank Account Number: 90098110

Return form to: SAIF Business Centre, 3 Bullfields, Sawbridgeworth, Hertfordshire CM21 9DB
Telephone: 01279 726 777 • Fax: 01279 726 300

Politics

THE LATEST POLITICAL NEWS AND VIEWS SURROUNDING THE FUNERAL PROFESSION



Consultations

Policymakers at Holyrood and Westminster are seeking views on the Social Security (Scotland) Bill and the Funeral Expenses Payments scheme. Make your voice heard

All around the UK, people involved with the funeral profession are being invited to give their views directly to policymakers. National SAIF, Scottish SAIF and Golden Charter are all working to collect representative opinions and respond to the various consultations and calls for views, but individual Independents are also encouraged to make your own voice heard by directly responding to the consultations most relevant to you.

Call for views: Social Security (Scotland) Bill

Due on Wednesday 23 August, Scotland's Social Security Committee is inviting responses to the newly created Social Security (Scotland) Bill, introduced in June and now being scrutinised by the Committee.

Committee Convener Sandra White said: "It is clear from the principles within the Bill that the Scottish Government want people to be at the heart of the new system. But our committee want to know what impact these principles will have and what these will mean for claimants who will have to live with the effects of this Bill.

"There is no doubt that this Bill marks a major change for Scotland in how the 11 benefits will be delivered. This is why we want to hear directly from those people to hear their views on whether the Bill will make a difference."

The call for views asks for responses to the Bill's seven principles for social security and a charter to put them into practice, as well as going into detail on some proposals. It also covers the schedules for the Scottish Government taking over responsibility for current benefits, which include funeral payments.

Following the 23 August deadline for written submissions, the committee will also take oral evidence on the Bill, beginning next month and set to continue until November, as well as hosting a workshop with those who have direct experience of social security to take their views.



To give your views, visit www.parliament.scot and find the consultation under 'Getting Involved'

UK Government Funeral Expenses Payments consultation

Westminster is consulting on planned changes to the Funeral Expenses Payments scheme, which it says are "largely focused on clarifying issues around eligibility and making the process for claiming funeral expenses payments simpler". The consultation closes on Monday 21 August.

Changes proposed include no longer deducting others' contributions from the amount awarded, extending the application period, covering potential medical examiner fees, and allowing evidence to be submitted electronically.

Criticism of the consultation has

noted that it does not go into many of the areas which have previously been identified for potential change, including the capped £700 discussed last term in a Westminster debate.

The Fair Funerals Campaign said: "Sadly, the plans laid out by the Government won't tackle the fact that many people who need financial help don't get it. Neither do they plan to increase the fund, which was capped in 2003 and now only pays for around 40% of a funeral.

"But it's great news that Government are finally taking action for bereaved people who can't afford a funeral. Research shows that one in seven of us would seriously struggle to afford a funeral if someone close to us died. After years of ignoring the problem, the UK Government have recognised that the system is broken and needs to change. This is thanks to the organisations that have been campaigning hard, and the people standing up and bravely telling their personal stories."



Find our more by searching for 'funeral' at www.gov.uk/government/consultations

Northern Irish Funeral Expenses Payments consultation

In addition to the UK Government's consultation, Northern Ireland's Department for Communities has also opened a consultation on the planned Funeral Expenses Payment reforms, closing at the later date of Friday 15 September.

Northern Ireland's consultation asks the same questions as the UK Government consultation, giving those affected in Northern Ireland a further option for feeding back their views. ●



Details can be found at www.communities-ni.gov.uk

Recess dates

Please note that the UK's Parliaments and Assemblies are currently in recesses which are set to carry on into September.



BURIAL & CREMATION ACT

Another Scottish Government consultation, this one focused on the Burial & Cremation (Scotland) Act, has been extended. It now closes on Friday 1 September, and again Independents are encouraged to respond.

Among the powers provided by the Act is the ability to appoint an Inspector of Funeral Directors; Natalie McKail was appointed to the

position in April 2017, and began her work this month. The Scottish Government also plans to appoint an Inspector of Burial.

The consultation asks for views on how inspections should be carried out and what powers these inspectors should have.



Respond at consult.scotland.gov.uk

Debate on horse safety after funeral incident

MPs debated the safety of riders and horses on rural roads last month, citing a funeral director whose business was “undone” when a car hit his horse-drawn funeral procession.

Derek Thomas, Conservative MP for St Ives, called the debate due to a horse-riding constituent’s campaigning to raise drivers’ awareness.

He said: “The sentiment that all too often tragedy is not followed by justice is underpinned by high-profile cases such as that of Mark Evans and his horse Wil. Mr Evans was a funeral director who also ran a horse-drawn carriage service. Years spent building up his business were undone in 2016 when a car ploughed into a funeral procession, leaving one horse dead and the family of the deceased devastated.

“The incident has left Mr Evans physically and mentally unable to work and in a position where he may have to give up his home due to loss of income. That is just one example of how lives are affected and why this debate is so important.

“Cases such as these, repeated up and down the country, are far from inevitable. In fact, 80% of recorded incidents were caused by vehicles passing too close or too fast for a horse. We are debating an issue that is eminently preventable.”

Transport Minister Jesse Norman said he welcomed co-operation between the British Horse Society (BHS) and the Department of Transport to help understand the scale of the problem. He said the department’s focus had been on raising awareness.

Parental Bereavement Bill

A new law proposed by the UK Government would guarantee paid leave to parents who have lost a child.

Currently, employees are only entitled to unpaid leave, for a “reasonable” amount of time agreed with their employer.

Kevin Hollinrake, Conservative MP for Thirsk and Malton, who sponsored the Bill, said: “This is such an important Bill for parents going through the most terrible of times.

“There is little any of us can do to help, but at least we can make sure that every

employer will give them time to grieve.

“I have represented a number of constituents who have had to deal with the tragedy of losing a child and I am honoured to be able to do something to help parents in these desperate circumstances.”



Executive nominees finalised

Members of the Executive are elected for a three-year term, and each year a proportion fall due for re-election. The three members mentioned here have indicated their willingness to continue to serve and will face an election against any other suitably qualified candidates who are nominated and who have registered their intention to stand

Adam K Ginder BA MSc MCMI

Adam is Managing Director of M. K. Ginder & Sons Funeral Directors in Watford. Adam joined the family business following the sudden and untimely passing of his father Martyn Ginder, a founder member of SAIF, back in February 2011.

At the age of 26, Adam was thrust to the fore of the family business and quickly had to immerse himself in all areas of the funeral profession. The experience he gained has grown into an interest in representing the broad independent sector's unique needs, which his current role with SAIFCharter reflects.

He has a master's degree from the University of Bristol, and is a Member of the Chartered Management Institute. His previous career was in the hospitality industry, working for three hotel chains. He is involved in the Product Development & Innovation and Marketing & Membership Benefits Working Groups for SAIFCharter, and Golden Talent – a joint SAIFCharter-Golden Charter undertaking, bringing together the future leaders of the independent funeral profession.

In addition to his work for SAIFCharter he is also a member of the Executive Committee of the London Association of Funeral Directors. He believes that by bringing funeral directors from across the country to work together, we can learn from each other and deliver the best service for the families we serve.



John P Tempest MBIE, Dip FD

"I have been involved in funerals since 1968. My wife Barbara and I bought a funeral business in 1994 and since then we have opened another office and acquired another funeral business. In 2008/09 I was elected National President of the BIE.

"I have also served as Yorkshire President of the NAFD among other offices I have held within both associations. We have been members of SAIF since we bought our business in 1994 and members of Golden Charter since the late 90s.

"I enjoy cooking, as you might tell from my waistline, and singing – I have sung with many choirs over the years and have sung with Leeds Minster Choir since 1976 – classic cars and motor racing (watching not participating), and I am member of Roundhay Rotary Club. I have recently developed a keen interest in gardening, and last but not least we have a black Labrador named Jack."



Anthony O'Hara Dip FD, MBIFD

"I joined our family business in 1997, joining my parents, and now my sister and daughter among other family members work with us.

"I have worked in and managed all areas of our business from stonemasonry to funeral planning, and in 2014 was invited to be part of SAIFCharter working groups, and I am now chair of the Voice of the Funeral Director group, which influences how Golden Charter communicates with plan holders and gets feedback from them, helps ensure SAIFCharter members are regularly communicated with, and works on major projects like the SAIFCharter website.

"I am keen to represent all types of Independent, particularly some of the more rural firms across the country. My own experience shows how important these businesses can be, and their unique challenges and opportunities."

"I have helped our company's funeral plan sales grow from 10 a year to consistently over 150 sales a year over the last five years, and we are four times regional Funeral Planner of the Year winners.

"Our family business is based on service, standards, care, and the best facilities and staff. My father instilled this in me and our own staff, and it is something I am passionate about seeing throughout our industry."



Business Matters

MEASURING SUCCESS IN BUSINESS + EMPLOYMENT LAW MYTHS + WHO BEARS THE COST? + CALCULATING PAY + ROAD TRAFFIC INCIDENTS + FIRE SAFETY

VALUES IN BUSINESS

Philip Norris, General Manager of Fred Hamer Funeral Services in Lancashire, discusses the key aspects of running a successful business

As an independent family funeral business, we have grown and developed over nearly 100 years, starting with one funeral home and now with 25. As a family-run business, we are always looking to grow and further develop new ideas. The key to our success has been established and grounded in our set of values:

- Trust
- Openness and honesty
- Professionalism
- Duty of care
- Maintaining high standards
- Value for money
- Thinking creatively

Today, there are a number of factors that need to be taken into account when thinking about developing your business for strategic growth.

In a world of changing rules and regulations, changing communities and changing demands, we have to be even more conscious of our values in our industry and how we present these in our daily business. Adhering to our values goes hand in hand with strategic growth. We are all aware of a funeral business that sets up today and is gone tomorrow.

The problem for established independent funeral directors is that we end up being put into the same category as those who do not help our industry.

We need to be transparent with full accountability, so “what we say, we do”. There are stories of funeral directors having funeral plans that are not linked to a trust fund, which can lead to the abuse or mispending of funeral plan monies.

Being independent gives us an added advantage in that it is our business, and how we conduct ourselves sets us apart from the national companies.

Our image, vehicles, dress code and the



way we speak helps in the presentation of our offering to the families that we serve.

This way of thinking helps families to put their trust in us so that we can give their loved one the best send-off. How we do this is key. Our values and principles help to shape the growth of our business.

In order for us to achieve this, at times we have to think creatively. As a business, we are not only interested in families who come to us for a funeral – we are also interested in their aftercare. This



approach helps to give a broader outlook to the business.

With the rising costs of funerals, families are now looking around, tending to focus on price rather than professionalism. Maintaining the highest of standards, whether it is an expensive bespoke funeral or the simplest funeral option, is, for us, one of the key values in business, along with professionalism, duty of care, openness, honesty and trust.

We will work with families to help

them through their difficult time. At every interaction, there must be an openness, honesty and trust.

Most funeral directors will always take a deposit generally for the cost of the disbursements. If families are struggling to find deposits, other options will be available, such as finance companies, payment plans, or as a last resort, if there are no funds at all, a local council funeral can be considered. If a person dies in hospital, then a hospital funeral can be considered if there are no monies or no next of kin.

In our business, we offer bereavement support groups, individual counselling, in-house ministers/celebrants and a disability vehicle with ramp access for those family members who cannot get into a limousine. Our disability vehicle helps to keep families together as four family members can also travel in the disability vehicle. We also pride ourselves in the craftsmen in our own monumental masonry department. We can offer families our finest quality monumental tributes. We provide a funeral pack that highlights all our services, along with outside funeral products that are available to families.

Many want to mark their loved one's passing through keepsakes or memorials, and with our help, knowledge and professional guidance we help them to see what is available.

Developing and trying new things can only enhance your funeral business. Showing what you have to offer behind your doors will only help to develop and expand any family-run business. Remember to think creatively in your offering to the families and the communities we are privileged to serve.

PHILIP NORRIS,
GENERAL MANAGER
FRED HAMER FUNERAL SERVICES, LANCASHIRE

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: A worker can only be accompanied by a trade union official at a disciplinary or grievance hearing if the employer recognises the union.

BUSTED: The right for a worker to be accompanied applies even if you do not recognise the union and even if the worker is not a union member (albeit this could of course mean that it is difficult for such a worker to obtain that assistance). The right is not limited to employees and may therefore include casual, temporary and agency workers.

The law provides that a worker has the right to reasonably request that they be accompanied by a colleague of their choice or trade union official at a disciplinary or grievance hearing. A trade union official is someone employed by the trade union as an official or another person employed by the trade union with appropriate experience.

The only proviso is that the worker's request to be accompanied must be reasonable. A request will be reasonable if it relates to a colleague or trade union official. You must not choose the representative or put any pressure on the worker to be represented by a particular person, even if you think that the person they have chosen is likely to be disruptive or otherwise prejudice the hearing.

A representative has the right to address the hearing, but not to answer questions on behalf of the worker and to confer with the worker during the hearing.

Difficulties can arise if the companion cannot attend the hearing. If this happens the



worker can request for the meeting to be postponed and rescheduled. If you receive an application to postpone the hearing for this reason, unless there are very good reasons for not doing so, you should agree to it. That said, you are entitled to deal with the issues without unnecessary delay and you do not have to put the hearing back weeks to enable the worker to be accompanied by their companion of choice.

The law provides that the hearing can be postponed by up to five working days, but there is nothing to stop you postponing for a slightly longer time and it may be unreasonable to refuse to do so in circumstances where, for example, the companion can attend six or seven days after the original date.

However, generally, workers are only able to postpone hearings due to the unavailability of their companion on one occasion.

The maximum compensation for breach of the right to

be accompanied is limited to two weeks' pay currently capped at £958, but recent case law suggests that where the worker has not suffered any disadvantage (perhaps because they were able to be accompanied by someone else) awards may be minimal.

Workers will sometimes ask to be accompanied by a lawyer or family friend. Unless your policy permits this, you can usually refuse the request. However, if the worker is disabled, you may have to consider making a reasonable adjustment to accommodate the request or risk a claim for disability discrimination for the failure to make reasonable adjustments. For example, an employee who has extreme anxiety might feel less anxious if they were accompanied by a friend or family member. You will need to consider such requests on a case-by-case basis. ●



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WHO BEARS THE COST?

Jonathan Russell explores some thinking behind the status of bearers following recent court rulings and the Taylor Review

For mourners at any type of funeral service, the solemn quiet of the bearers can be a comfort, but for the funeral director they might be a headache. The problem is what is often now referred to as the gig economy or the definition of workers. There have been a number of cases in recent times where people may be thought of as being self-employed but are claiming employment rights. So why does this impact on the bearer?

Many funeral directors or providers of vehicles to them have different approaches to how they engage with their bearers. Some will argue that they are self-employed and are just paid a fee per engagement, and will suggest that the conditions of self-employment are met.

HMRC says someone is **probably** self-employed and shouldn't be paid through PAYE if most of the following are true:

- they're in business for themselves, are responsible for the success or failure of their business and can make a loss or a profit
- they can decide what work they do and when, where or how to do it
- they can hire someone else to do the work
- they're responsible for fixing any unsatisfactory work in their own time
- their employer agrees a fixed price for their work – it doesn't depend on how long the job takes to finish
- they use their own money to buy business assets, cover running costs, and provide tools and equipment for their work
- they can work for more than one client.



This is contrasted by what HMRC says: someone who works for a business is probably an employee if most of the following are true:

- they are required to work regularly unless they're on leave
- they are required to do a minimum number of hours and expect to be paid for time worked
- a manager or supervisor is responsible for their workload, saying when a piece of work should be finished and how it should be done
- they can't send someone else to do their work
- the business deducts tax and National Insurance contributions from their wages
- they get paid holidays
- they're entitled to contractual or statutory sick pay, and maternity or paternity pay
- they can join the business' pension scheme
- the business' disciplinary and grievance procedures apply to them
- they work at the business' premises or at an address specified by the business
- their contract sets out redundancy procedures

■ the business provides the materials, tools and equipment for their work

■ they only work for the business or if they do have another job, it's completely different from their work for the business

■ their contract, statement of terms and conditions or offer letter uses terms such as "employer" and "employee".

But the HMRC also says:

A person may be an employee in employment law but have a different status for tax purposes. Employers must work out each worker's status in both employment law and tax law.

It is now that we end up with the concept of a "worker".

The Taylor Review further recognises the issues and is suggesting more people should get employment rights.

So returning to our bearers:

- They do work under instruction
- They do when engaged have to work at set times in set places
- They do have to wear a "uniform"

More bearers now are being treated as employees with the associated benefits and costs, but with the increasing scrutiny being applied to these sorts of workers it is probably a wise choice. ●

Jonathan Russell is a chartered accountant and partner at ReesRussell in Witney Oxfordshire and Russell Phillips in Gerrards Cross, Buckinghamshire. His firms are members of the UK200Group of Independent Chartered Accountants and Law firms.



Code of conduct – yes or no?

Due to the very nature of our profession, workplace etiquette is essential to your business, but do you include a code of conduct with your employees' contracts?

Not forgetting, of course, that the SAIF code of practice clearly states that members must conduct themselves in a totally professional manner at all times, both professionally and privately. If you don't have a code of conduct in situ, it might be an idea to put something together. This could cover: dignity at work, dress and appearance, confidentiality and basically anything that you feel could be included. You won't be able to cover everything – the list could be quite exhausting – but at least your member of staff will have a better idea of what you will or will not accept. A template is available on the HR section on the members' area.

Waste rules

This is a reminder that premises in England no longer need to register with the Environment Agency as hazardous waste producers. Secondly, the format of the unique consignment note code, which appears on every consignment note, will change.

To accommodate the removal of premises registration, the format of the consignment note has changed: the first six letters of the consignment note code should be the first six letters or number (not symbols) of the company name. Companies whose name has fewer than six letters will be required to use the letter 'Q' as a filler letter to insert in the remaining spaces. The second set of characters will be five numbers or letters of the company's choosing.

The requirement for the SIC code on the consignment note will also change and only SIC 2007 and NACE will be acceptable, as is already the case with Waste Transfer Notes.

Visit www.gov.uk/guidance/hazardous-waste-consignment-note-supplementary-guidance

HOW IS A DAY'S PAY CALCULATED?

There will be occasions where you'll need to withhold a day's pay, for example, if an employee takes unpaid leave – but how should pay for that day be calculated?

Unpaid leave

There will be many situations where you are entitled to deduct a day's pay, or multiple days' pay, from an employee's salary payment. This might be because the employee has exercised their right to take dependants' leave (which is an unpaid statutory right), has taken an unauthorised absence or has exhausted their annual paid holiday entitlement and wishes to take unpaid leave.

Calculation

A day's pay is calculated at the rate of 1/365th of the annual salary, unless the employment contract says otherwise. However, this doesn't apply if the employee has a set hourly rate rather than fixed salary.

While this ruling goes in favour of employees, there's nothing to stop you using a different calculation, e.g. 1/260th, for a day's pay. In order to

do this you would need to have an express contractual provision in your employment contracts. If they already specify a different rate for a day's pay, this ruling doesn't alter it.

References and inaccurate sickness information

When providing another employer with a reference about a current or former employee, you can reveal how many days they were absent in a particular period. But what's the risk to you if you get that information wrong?

Information about sickness absence dates can be revealed without an employee's consent but only once a job offer has been made. Details about the cause(s) of sickness absence may only be disclosed with the employee's express and prior consent.

If you miscalculate the amount of sickness absence an employee has taken, it could lead to a tribunal claim – that's because references must be "honest, accurate and fair". As it's really easy to trip up here, the safer option is to have a policy of not disclosing any details about sickness absence at all.

ENSURE YOUR INSURER HAS ALL THE DETAILS

HSE reveals 25% of road traffic incidents are work related

According to the HSE (Health and Safety Executive), more than a quarter of all road traffic incidents involve somebody who is driving for work. In these situations how can you be sure your insurer will have all the relevant details?

Driving around

There are thousands of employees who either drive an employer-owned vehicle or their own personal vehicle for work-related purposes each week. If one of your employees is involved in a road traffic incident while driving on work-related business, you will need all the relevant details to pass to your insurer.

Required information

At the very least, your insurer will want the personal details of the employee who was driving at the time, i.e. their full name, job title, home address and contact numbers. They will also want to know

which vehicles were involved, the location of the incident, who was involved, if there were any passengers in the vehicle and any witnesses. In addition, they will enquire about injuries, damage to vehicles and whether the police were called (if so you'll need to provide the reference number).

Other facts

Finally, your insurer could seek information about the road and weather conditions at the time of the incident, whether anyone was breathalysed at the scene and about hospitals/GPs attended for treatment. Many insurers will also ask those involved to provide a sketch of the scene and what happened. The trouble is that insurers aren't known for working quickly so it could be some time until that information is requested. By then memories might have faded.

Further information can be found on the HSE website 'Driving at work'.

SIMPLE STEPS TO PREVENT TRAGEDY

Simon Bloxham, Health & Safety Strategist for Safety for Business, answers your questions on fire risks and prevention at work



There is no doubt about the fact that the terrible tragedy at Grenfell Tower has had the effect of focusing the minds of many a business owner, as well as possibly everyone else in the UK. You have probably asked yourself some of these questions: would I survive a fire in my workplace? What about my employees, or the people renting the flat upstairs? Do I comply with fire safety regulations? What do I do next?

Taking some simple steps can not only keep you on the good side of the authorities, but may just save a life and keep your business going.

What can I do?

As an employer, you have a general duty of care for your employees and anyone affected by your work and this includes making sure that fire safety is taken seriously.

First step is to complete a fire safety risk assessment for your premises. It is like any other risk assessment, in that you should focus on the five steps that the Health and Safety Executive (HSE) say you should do, to achieve a suitable and sufficient risk assessment. The five steps include:

1. Identify the hazards
2. Decide who might be harmed and how
3. Evaluate the risks and decide on precautions
4. Record your findings and implement them
5. Review it and update when necessary

Identifying those hazards

You might remember being taught about a triangle of fire. This consisted of the three elements you needed to have a fire. The elements were fuel, heat and oxygen. The basis was simple: if you wanted to prevent or extinguish a fire, take one of the sides away. For example, get rid of combustible materials and you won't get a fire. Smother a fire and exclude the oxygen by using a fire blanket and the fire goes out.

Getting rid of risk completely is almost impossible and really all you can do is put in place control measures and make sure that everyone who

needs to know about fire prevention is aware of what to do.

Decide who could be harmed

Think about your employees and visitors. Will they have a problem leaving the premises? Do they know what to do in the event of a fire? If there are some difficulties with evacuation, start to plan for it now and make sure everyone is aware of what to do.

Evaluate the risk

A professional assessor will use a matrix for this. What you need to do to make it easy is just to think about whether people are at risk or not. If they are you need to do something about it; if you aren't putting them at risk, then you must be doing enough.

Record it

I constantly get business owners telling me they do not have to do a risk assessment because they don't employ enough people. Wrong, wrong, wrong and definitely in the case of fire risk assessments, wrong. If you end up in court you are going to need to be able to prove that you did a risk assessment. So write it down. You don't need all the bells and whistles but you do need to list out what you identified as a hazard, who you identified as at risk and what actions you are taking as a result.

Tips for a safer workplace

General fire safety:

- Keep combustible waste to a minimum and away from any ignition sources
- Ensure all employees are aware of their nearest fire alarm, fire exit and assembly point
- Train all employees on fire safety and prevention
 - Encourage good housekeeping arrangements
 - Store all flammable substances correctly
 - Check any smoking area that you have and empty the ashtray safely
 - Ask your employees to report to you any fire hazards that they notice



Evacuation procedure:

- Develop an evacuation procedure and make sure employees are aware of it
- Ensure that the procedure includes provision for any deaf or otherwise disabled persons on the premises and that someone is able to give assistance to evacuate the building to disabled persons
- Have a fire warning system (like alarm or smoke detector) and test these weekly to ensure they work
- Position fire extinguishers at appropriate locations and check them regularly to ensure they are still in place, in date and have not been tampered with
- Inspect the means of escape monthly and remove any obstructions as soon as they are noticed
- Conduct fire evacuation drills regularly – we would recommend every six months
- If necessary, appoint an employee to be responsible for specific procedures in the event of fire

Electrical and gas safety:

- Have fixed electrical installations and portable appliances tested and inspected on a regular basis
- Ensure any gas appliances are tested by a Gas Safe-registered person on an annual basis
- If you use portable heaters then:
 - have a competent person inspect and test before use
 - site so as to avoid any risk of ignition of combustible materials
- Do not use radiant bar-style electric fires

Help is at hand

If you don't want to hear “you can't do this” then talk to a safety professional at Safety For Business free of charge, simply by calling 08456 344164.

You are also entitled to a discount on our fees when we help you with your health and safety needs. We can visit to see how you are doing when it comes to compliance. This is free of charge, apart from travel costs, so what do you have to lose? ●



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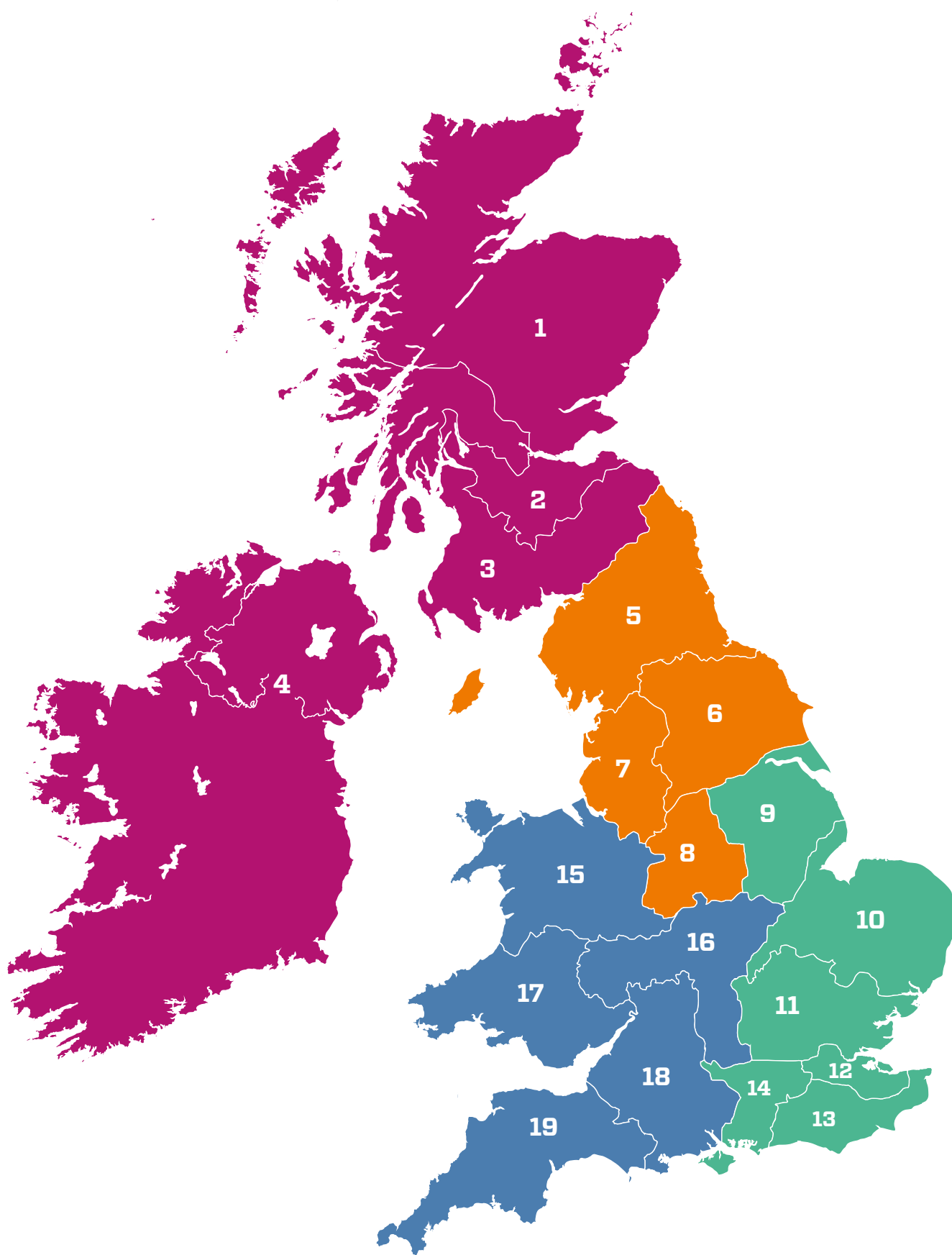


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The map shows the numbered regions that our Regional Sales Managers (RSMs) cover. See the RSM list opposite for your region and their contact details. You can get in touch with your RSM regarding anything you need to know about Golden Charter.

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

SAIF Associates Directory 2017

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Superior UK Automotive Ltd
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www.independentcelebrants.com

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www.humanism.org.uk

Civil Ceremonies Ltd

Anne Barber (Kettering, Northamptonshire)
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www.civildceremonies.co.uk

County Celebrants Network

Mr Eric Gill (Wiltshire)
07770 625378 • ericgillcelebrant@outlook.co.uk
www.countycelebrantsnetwork.com

Fellowship of Professional Celebrants

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01903 602795 • terrishanks@ntlworld.com
www.professionalcelebrants.org.uk

Institute of Civil Funerals

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Cloudberry Funeral

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www.funeralmanagement.net

EMCOM Software Services

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www.emcomsoftware.co.uk

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Mr G King (Newcastle upon Tyne)
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www.funeralsoftware.co.uk

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www.clevspen.co.uk

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www.memorygiving.com

The MuchLoved Charitable Trust

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trustees@muchloved.com • www.muchloved.com

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www.shawsfuneralproducts.co.uk

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The Bereavement Register (London)

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www.afuneralnotice.co.uk

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Jim Abraham (Narabeen, New South Wales)
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www.whenweremember.com
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Key Air - The Repatriation People

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repatriations@keyair.eu • www.keyair.eu

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