

SAIF
INDEPENDENT
FUNERAL
DIRECTORS

Insight

FULL COVERAGE
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PLANNER OF THE
YEAR AWARDS
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AGM 2017
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COUNTDOWN TO THE
2017 SAIF EDUCATION DAY

GEARING UP FOR THE FUTURE



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

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Insight

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

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



LEADER



TERRY TENNENS
SAIF CHIEF EXECUTIVE

The battle of hearts and minds

In our David-and-Goliath struggle with increasingly challenging business conditions, we can equip independent funeral firms with the essential tools to help us prevail

Dear colleagues,
Do you know the story of David and Goliath? Goliath was from Philistine, a man with a huge frame who was a military machine that put fear into the minds of opposing soldiers. The Israelites' political leaders scouted for a soldier who would take on this giant, and the one who stood forward was this young and diminutive shepherd boy, whose professional skill was tending sheep in the wilderness – David.

David was small in stature. The military leaders equipped David with the latest military hardware – an armoured suit, a sword and a shield. David struggled to lift the sword with speed or move in his armoured suit with agility and speed, and grew weary and distracted as to whether the suit would protect him.

He had the courage to stick with his true convictions – in the wilderness, he crafted his skill in defending the sheep from predatory wolves and lions, using a staff and man-made catapult to ward off threats. It was this conviction, using the speed of a catapult, a sling to throw a stone at Goliath that gave him the victory, against great odds.

It seems there are a great many Goliaths standing before independent funeral firms – from the rapid developments in the digital space, to government consultations that SAIF has submitted on your behalf on the social fund payments and the powers for the new Scottish Inspector of Funeral Directors. We have the challenger brand marketing in the pre-need space and low-value plan marketing, the inappropriately named “direct cremations” (as if human beings were the weekly rubbish

collection) to miscommunication in the media about funeral inflation being led by funeral directors when this is largely local authority-led inflation-busting increases.

Let's be very clear, these choppy conditions are here to stay, and SAIF is here to accompany you through this season as your professional association with an unconflicted mandate to represent independent firms. The equipment you will need for the expedition, which we can provide, will assist you to not only survive, but thrive in the current business environment.

Leadership: SAIF has the most innovative and dynamic leaders in the funeral profession, including your Executive Committee, past Presidents and Fellows. The task of leadership is to imagine the future and take your team there.

Let's be clear – there will be firms that won't survive because they're not prepared to make business investments or are cutting corners, and, sadly, while communities around them change rapidly they do not adapt.

Educated staff: The IFD College has courses to equip your staff, from driver-bearers to funeral operatives, to funeral arranging and administration. With the prospective partnership with the BIFD, there will be the first management qualification for the funeral professional.

Education is no longer the preserve of the few. The advanced SAIF member firms, whether small or large, are training their staff at the fastest rate of modern times. Don't be left behind – contact the SAIF office and speak to Corinne about the IFD College qualifications.

Customer experience: When Justin King arrived at Sainsbury's he noticed the whole company was pyramid-shaped, supporting the executive staff from the bottom up. King boldly took a survey of customers who held a loyalty card. Customers wanted full shelves of goods and easy in, easy out from their supermarkets. This led to turning the pyramid upside down, so cashiers Betty or Mark were the focal point of delivery. Everything within the firm was recalibrated to the front-line staff. Make sure you work back in your procedures and practices from the front line, not the reverse!

Further there are a lot of disruption/challenger brands in the market, at-need and pre-need. Collectively we in SAIF, SAIFCharter and Golden Charter need to ensure we do not lose focus of the customer experience, and you are the Bettys and Marks at the delivery point – let's not forget that.

Much more could be said about navigating these times, but SAIF is at the forefront of representing you – make sure you engage with the Education Day on 1 November, the monthly webinars and regional meetings. The purpose of these is to equip, guide and protect you for the business conditions we are in.

Stay focused!

Warmest wishes, ●

A stylized, handwritten signature of Terry Tennens in black ink.
terry@saif.org.uk



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COMMENTARY



RONNIE WAYTE

GOLDEN CHARTER CHIEF EXECUTIVE

Engaging at the SAIFCharter AGM

Reaction to the SAIFCharter AGM, where active participation was higher than ever

For the first time in 18 months the owners of Golden Charter had the opportunity to come together to hear from their SAIFCharter representatives about the progress of the company, and I was encouraged to see considerable active participation from a wider group of members.

When I joined Golden Charter 10 years ago, most of the input from independent funeral directors came from the then four funeral director representatives sitting on the Board. Today, and clearly demonstrated at the AGM in London, we have shareholders from independent businesses of all sizes, some in their fourth or fifth generation of family ownership and others relatively newly established, contributing to discussions that have a real influence on the direction of Golden Charter. We also have more members than ever before participating in the SAIFCharter working

groups, which meet more often than in the past. Each of these developments aligns with our efforts to broaden influence to meet with contemporary standards of governance.

An early indicator of this shift to greater accountability was the outcome of the previous AGM in March 2016, which saw Golden Charter withdrawing from a number of relationships with intermediaries that were arousing concerns over quality within our membership group. That represented a significant re-routing of the strategy of Golden Charter, and demonstrated to our independent funeral director owners that it is within their power to shape the future of the business. As with all decisions there were consequences, and as Independents will have noticed, there have been several thousand fewer plans to allocate this year.

At the meeting, many of the issues raised by members related to the turbulent market conditions we are facing. Golden Charter is unlikely to retain market leadership this year, and the Board has been decisive to stabilise and prepare the company for growth again, although some actions have been unpopular with a group of shareholders. However, it is important not to overlook the fact that the company continues to operate very successfully.

The timing of the SAIFCharter AGM was moved to September to enable your representatives to present a clear picture

of the full financial position of Golden Charter Limited and the Golden Charter Trust for the financial year 2016/17, rather than providing provisional results. The reality is that both are in strong health. Golden Charter's Annual Review, published in early September, describes the growth in net assets in the Trust and rising cash in hand at Golden Charter Limited. The Golden Charter Trust highlights that the average value of an outstanding funeral plan at 31 March 2017 was £3,020 – up from £2,869 in 2016.

Amidst growing calls from the media and politicians to increase regulation of the funeral planning market, these results come at an important time and provide clear evidence that Golden Charter funeral plans are a safe choice for families. We will continue to engage with those leading these discussions to ensure that Golden Charter is fairly represented as a successful, responsible business which is owned by independent funeral directors and genuinely cares about its customers. ●

Ronnie Wayte

ronnie.wayte@goldencharter.co.uk

WE HAVE
MORE MEMBERS
THAN EVER
PARTICIPATING
IN THE
WORKING
GROUPS
Ronnie Wayte

New bereavement service offers families support in difficult times

SAIF Care to provide help for those struggling with mental health

S AIF members can now sign up for a new bereavement counselling service which they can offer to clients who are struggling to cope with the death of a loved one.

SAIF Care will provide free and confidential help for family members or close friends who feel they need extra support. The service includes a telephone helpline, email advice, online chat facility and six face-to-face sessions.

SAIF members who join will be able to provide the service to their clients free of charge – further showcasing the professional and personal approach they offer as independent funeral directors within their local communities.

Matthew Gallagher, from P & S Gallagher funeral services, who was one of six SAIF members to take part in an initial six-month trial of the service, said: “SAIF Care is a fantastic idea and even in the first few months there was a real benefit to my business.

“None of the other funeral directors in my community provide anything similar so it has really helped our firm stand out from the crowd – as well as connect us with other organisations. Families have also commented on how impressed they’ve been with the service and the support offered.”

Members who want to offer SAIF Care will pay a small annual cost based on their membership grade.

The scheme, which will be run by Professional Help, an organisational member of the British Association of Counselling & Psychotherapy, will officially launch in March 2018. But firms that sign up now can enjoy several benefits.

The launch of SAIF Care comes at a time



when there is growing recognition of the number of people in the UK who struggle with their mental health following the death of a loved one. A recent survey by Child Bereavement UK revealed that one in four British adults who have been bereaved of a close family member said they felt lonely and 23% wished their friends had called to talk with them.

Terry Tennens, Chief Executive of SAIF, said: “Mental health is an issue close to the heart of many of our members. I am very pleased that we are able to provide this exciting and very important new service to support bereaved families during a difficult time. SAIF members who sign up to offer SAIF Care can further demonstrate the professional and personal service they offer as an independent funeral director. It is also fantastic value and,

with increased competition in the funeral market, we are confident that it will really help members to stand out from other firms.”

✓
To sign up for SAIF Care or for more information, contact 01279 726 777 or sent an email to info@saif.org.uk



PROUD WINNERS

Congratulations to the team at ARKA who won the Best Care of the Deceased Award at the Good Funeral Awards.

Since opening in 2003, Cara Mair and all the team have supported many people through the funeral process.

Cara said: “We work in a way that allows family and friends complete access to the deceased and be involved in the whole funeral planning.

“We do not believe that embalming is a necessary procedure but instead we work in supporting people to care for their dead in a way that is appropriate for them.”

Until last year the award had been ‘Best Embalmer of the Year’.

Cara added: “We welcome more openness in the funeral industry and are proud to lead the way.”

SAIF CARE MEMBER BENEFITS

- 10% discount on the SAIF Care subscription cost for the first 50 members to join by 5pm on Friday 5 January
- Prize draw with the winner receiving a free advert design worth £350 to promote their firm (does not include cost of placing advert)
- Free press release for your local media (members will need to issue themselves)
- Use of the SAIF Care logo in marketing materials
- Listed as a member who offers SAIF Care on the SAIF website
- Included in SAIF social media posts as a supporter of SAIF Care
- Opportunity to provide a guest blog promoting your firm on the SAIF website and in *SAIF Insight*.

Facebook features for members and clients

SAIF has launched its new consumer-facing Facebook page, as well as a private Facebook group exclusively for SAIF members.

Facebook page:

Funeral advice for consumers

The existing SAIF Facebook page has been rebranded to provide advice, guidance and support to consumers on all aspects of arranging a funeral. It will also be promoting the benefits of using SAIF members and directing them to find local members through the SAIF website.

SAIF would also be grateful if members would “like” the page, if they haven’t already done so, and advise clients that it is available – if members felt it would be appropriate. If members would like to share anything on the page, which would be helpful to consumers,

please feel free to get in touch with SAIF. The page can be viewed at www.facebook.com/nationalSAIF

Facebook group: SAIF members

SAIF has also created a new, dedicated group for SAIF members. This is a private group, so any content shared will only be visible to other members who have joined the group.

Members are encouraged to join this group to keep up to date with the latest SAIF news and details of upcoming events. It can also be used to share any content or

advice that may be of use to other members and use it as a forum to ask questions and discuss relevant issues with other members.

To join, click the link and request to join at <http://bit.ly/2hraACA>



WEBSITE A MUST TO PROJECT YOUR BUSINESS PROFILE

WHY SHOULD I HAVE A WEBSITE?

U se of the internet continues to grow at a pace and as the world has changed it will not be going back to how it was so, as business owners, it is important to react to how customers behave.

Recent figures from The Office for National Statistics answer the question of ‘Why should a funeral director have a website?’ We can see that internet use in the 65 to 74 age group has increased from 52% in 2011 to 78% in 2017, closing the gap on younger age groups.

In Quarter 1 (Jan to Mar) 2017, 89% of adults in the UK had recently used the internet.

Year	Internet use age group	Percentage
2011	65 to 74	52%
2017	65 to 74	78%
2017	All adults	89%

*Office for National Statistics

HOW DOES A WEBSITE HELP?

A website is not only an overview of your company but it should also be an informative platform to market and brand your company while engaging the public and their buying power. An informative website could attract approximately 100 visitors per month, relating that to 25 visitors per week then a funeral director in an area with five competing companies might hope to achieve five funerals.

Without a website potential customers could go to a competitor. This provides the professional image. Therefore your business will be available 24/7 365 days per year, even when the office is closed.

The quality of the website appearance and content reflects on the company and will be a deciding factor as to whether or not the phone call or visit to the funeral director is made. Trust is a significant factor. Think of the website as a live and interactive brochure – a website can ensure that existing and potential customers are kept up-to-date with new products, services, news and costs. Also to offer a transparent and personalised service including virtual tours.

If the funeral director has no or a poor

website, or one that does not appear in search results, where does that leave him?

In this digital age, having a website is key to moving forward.

Robert Burgess, from R J Burgess Funeral Director, said: “When I first had my website designed some years ago the use of smart phones and iPads were not a common factor. As time moved on I was made aware that increasingly members of the public were using smartphones to find information about funeral directors and the services we offer.

“I receive an email each month that details the amount of traffic that has used my website. The July 2017 report advised me that 34 people had directly visited the site and families have told me that they have used me after visiting the website.”

Martin, from Walker and Morrell Ltd, said: “Having a website has helped in getting our company high on Google searches, which helps us get new customers. However, most of our new customers are referrals through recommendations. Once upon a time the Yellow Pages was used to find our contact details, nowadays the public use the web to find what they are looking for.

“We have also found that a good and informative website reflects on ‘who we are and how we come across’”

✓
For more information on how to create a website to suit your needs, please contact either Mr Richards at Oak Technology Ltd on 0844 414 2199, email enquiry@funeralsoftware.co.uk or Mr King at I-Netco Ltd on 0845 431 0463, email germy@i-netco.co.uk

MELROSE FUNERAL DIRECTORS CHOOSE ANOTHER ROSEDALE



Tony Kerr and Peter Melrose

Peter and Susan Melrose, from Melrose Funeral Services, returned to Coleman Milne for an additional Rosedale Limousine.

Peter has more than 33 years' experience in the funeral profession and is qualified both as a funeral director and embalmer, and Susan is also a member of the BIE (British Institute of Embalmers).

Peter and Susan both pride themselves on offering a top-quality, professional service: "We believe if you are providing and charging for a service you should be professionally qualified to do it." And so, their whole team is credited with having industry recognised qualifications.

Last year, the north

east-based funeral directors took delivery of a Norwood Classic hearse and matching Rosedale limousine. The Melrose team has been very happy with the vehicles and has had a positive response from customers too, so when the time came to add to the fleet, another Rosedale was the logical choice.

Peter said: "When we first saw the Norwood and Rosedale we were impressed with the style and elegance of the vehicles. The comments we have received from our clients and other funeral directors have been very positive."

"We will certainly be returning to Coleman Milne as we continue to update our fleet."



Helen Simmonds working on the princess designs

Mix-and-match designs for children's coffins

Oxfordshire-based Colourful Coffins has launched a unique series of mix-and-match character designs for its children's picture coffins.

From princesses to racing drivers, doctors to farmers, astronauts to medieval knights – the designs are fully customisable with a range of skin tones and features, such as blue or brown eyes and blonde or dark hair.

The images have been created by the company's talented designers and artists Helen Simmonds and Dan Abrams.

Mary Tones, Managing Director, said: "Helen and Dan's designs are wonderful character-led images and we believe parents will take comfort from them. Making the designs available in a variety of multi-racial skin tones and styles gives parents plenty of choice, which is always at the heart of what we do."

"Losing a child is such a difficult time, so if their little girl or boy wanted to grow up

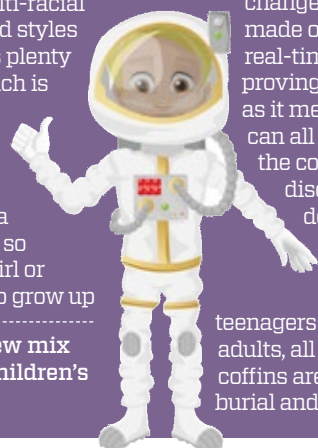
One of the new mix and match children's designs

to be a beautiful princess or an astronaut, we can make sure their dreams come true."

The range of princess designs comes in various colours and styles, while the boy images are fully customisable – for example, the farmer can be pictured with or without his pitchfork, while the knight can be with a sword or a shield. Glasses and different hairstyles can also be added, as can freckles or other physical traits.

Families can work through their funeral director to choose the images they want, or liaise directly with Colourful Coffins' in-house designers. The company's Daisy Vision technology, which allows families to log on at the same time as the designers and see changes that are made on screen in real-time, is also proving very popular as it means families can all gather round the computer and discuss the design.

Available for tiny tots through to teenagers and young adults, all the picture coffins are suitable for burial and cremation.



FREE REMEMBRANCE SUPPORT FOR INDEPENDENTS

Independent funeral directors have a range of ways to get more involved in remembrance day through Golden Charter's charity partnership with The Royal British Legion and Poppyscotland.

The plan provider has launched an autumn fundraising campaign to support the Poppy Appeal, and is offering funeral directors free support to help raise £250,000. Independents can get involved by registering for a free fundraising toolkit.

Malcolm Flanders, Director of Funeral Director Sales, explained: "Last year we aimed for £100,000 and in the end we not only passed that mark but went on to make more than a third extra. This year we are stretching our charity target even further, so we



really want to get behind Independents in the local community. Our free support can help raise your business' local profile as well as raising funds. Support can include anything from digital materials to press releases, as well as support packs from the charities themselves."

The toolkit order form allows funeral directors to personalise it to suit

your requirements.

Fundraising ideas included in Golden Charter's registration form are all centred around the theme of hope, and include sponsored walks, coffee mornings, and the return of last year's successful window display campaign.



✓ Contact your local Golden Charter representative or call 0800 833 800.



Meeting dates for your diary

- 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.

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JAPANESE CITIES STRIKE GOLD IN CREMATATIONS

Japanese cities are profiting from the sale of precious metals that they are 'mining' from crematorium ashes, according to newspaper reports.

Several cities, including Tokyo, have earned millions of yen from the sale of rare elements found in capped teeth and artificial bones, the *Asahi* newspaper claimed. The

practice, which has since been widely reported in international press, involves the precious metals being retrieved from ashes and bone fragments left behind after the family of the deceased have completed the ritual of packing some of the bones into an urn for burial. And according to the *Guardian*

newspaper, the Tokyo metropolitan government made 3.2m yen (£24,700) in 2007 from the sale of 700g (1.5lb) of gold, 500g of palladium and 1.9kg of silver retrieved from cremated remains.

The city also earned 90,000 yen from coins placed in coffins before cremation, the report said.

A lifetime dedicated to compassionate service

From the local community to the Royal family, Clive Leverton has brought comfort to the bereaved

For more than five decades, Clive Leverton has dedicated his life to helping the bereaved during their greatest time of need.

This year, Clive's commitment was officially recognised when he received a Lifetime Achievement Award at the Good Funeral Awards.

Starting at Leverton & Sons when he was just 16, Clive has been instrumental in growing and innovating the family business with genuine care and passion. His wealth of experience and knowledge has proved invaluable to all that work with him. Working up to becoming a Director alongside brother Keith, father Ivor and uncle Chris, he has carried out many funerals throughout his career. In 1989, Ivor and Chris retired completely leaving Keith and Clive to modernise the business. In the same year, SAIF was formed and Clive played a leading role as a founder member and Honorary Secretary.

In 1997, Clive was entrusted with the funeral of Diana, Princess of Wales. He and Keith were appointed to the Royal Household in 1991, and have also carried out the funerals of the Queen Mother and Princess Margaret.

Aged 73, having officially retired from Levertons nearly three years ago, Clive is still very much involved in supporting the firm but also the profession itself.

Andrew Leverton said: "Clive has supported many of the Levertons staff that work with us today. His commitment and drive to be ethical and client-focused in all that we do has given staff and colleagues someone to be inspired by. The longevity of staff staying at Levertons is in part testament to the leadership provided by Clive.

"Clive has been instrumental in



Clive Leverton, a founder member and driving force behind SAIF, received a Lifetime Achievement Award at the Good Funeral Awards

professionalising independent funeral directors. He is still secretary to this day and volunteers his time to support other members and growing SAIF, which has more than 800 members. Not only did he help to establish and grow SAIF, he was also part of the creation of Golden Charter, now the biggest independent plan provider in the UK."

Clive has also been Chairman of the St Pancras Welfare Trust for 20 years, a charity that provides grants to local residents in Camden in real need.

Andrew added: "Clive is a man that gives, and he gives selflessly. To receive

this award provides the recognition he so deserves for his lifetime of contribution to the profession. In all the above he has been loyally encouraged by his wife Jean who was also a funeral director for 25 years, running one of Levertons' branches."

There was even more reason to celebrate at the Good Funeral Awards 2017, with Levertons also picking up the Most Eco-Friendly Funeral Director Award this year. This award is primarily the result of commissioning the first all electric eco-hearse in the UK, pioneered by Clive in 2013.



CALL FOR ACTION IN A LONGER-LIVED SOCIETY

Future of Ageing Conference: Wednesday 29 November, 9am-6pm

The world is going through turbulent times. But one thing is certain – it is getting older. The International Longevity Centre - UK (ILC-UK) is the UK's leading independent, non-partisan think tank working on longevity, ageing and demographic change. It has been active for 16 years and has witnessed some significant change over this time.

This year's Future of Ageing Conference will take place on Wednesday 29 November.

A spokesman for the ILC-UK said: "The annual Future of Ageing Conference aims to reinvigorate those of us already convinced of the importance of ageing. But to achieve the transformation we must reach beyond the usual suspects. We need businesses, entrepreneurs, people managers, and marketing professionals to work with the charity sector and policy makers and politicians to deliver change. And we need to help provide the evidence to make the case for action.

"Our third conference will seek to kick-start that transformation. It won't be a run-of-the-mill 'ageing' conference. It will be different. We will challenge and energise you. We want the conference to lead to change. If we are to make the most of the opportunity of age we need to engage businesses and community leaders to act.

"We want everyone to come away learning something new and with a plan to act. We will set the groundwork to inspire and support government, business and voluntary organisations to better prepare, adapt and prosper in a longer-lived society. The conference will reach new businesses and other stakeholders.

"It will also host a panel debate entitled 'The Future of the End: Living forever, or dying in style?', to explore the often neglected issue of death, dying and disposal with policy makers and business leaders."

The Future of Ageing Conference will be held in Central London. For more information, visit www.futureofageing.org.uk

Bereavement service for RAF families

The RAF Benevolent Fund, the RAF's leading welfare charity, has launched a new bereavement service for those coping with a death.

The confidential service provides RAF veterans, those who are serving, and family members, with free telephone, face-to-face and email support.

Many of the RAF Benevolent Fund's beneficiaries have placed bereavement as one of the top 10 difficulties they have experienced, while for beneficiaries over the age of 65, bereavement was reported within the top five difficulties. The RAF Benevolent Fund partnered with Cruse to provide the service.

Alison Wyman, Head of Welfare Programmes and Development at RAF Benevolent Fund, said: "Our aim is to support the RAF family with whatever their needs may be, and we know from past research that bereavement is an important struggle for many of our beneficiaries. While grieving is a natural process, it can feel overwhelming, and so this seemed like a natural programme to offer, and we're excited to be working with an organisation like Cruse to make it happen."

Andy Langford, Chief Operating Officer of Cruse, said: "When someone close dies it can be a devastating experience and coping with that loss takes time. Our services are provided by our dedicated network of 5,000 trained volunteers who commit to full confidentiality. As the largest national charity for bereaved people in England, Wales and Northern Ireland, we're pleased to be partnering with the RAF Benevolent Fund to help the RAF family around the UK."

Those in the RAF family who have experienced a bereavement and need to speak to somebody should contact 0300 222 5703 (calls charged at local call rate). The helpline is open Monday-Friday 9.30am-5pm (excluding bank holidays).



**Royal Air Force
Benevolent Fund**

Autumn/ Winter 2017 IFD College Schedule

19 OCT: 10.00 – 16.00
Foundation –
Funeral Practitioner
Glasgow

20 OCT: 09.30 – 12.30
Health & Safety for
Funeral Staff
Sawbridgeworth, Herts

20 OCT: 13.00 – 16.00
Foundation –
Funeral Practitioner
Sawbridgeworth, Herts

4 NOV: 10.00 – 14.00
Funeral Operative
Saffron Walden, Essex

6 NOV: 10.00 – 15.00
Health & Safety for
Funeral Staff
Tonbridge

8 NOV: 09.30 – 12.30
Foundation –
Funeral Practitioner
Taunton

8 NOV: 13.00 – 16.00
Health & Safety for
Funeral Staff
Taunton

9 NOV: 10.00 – 16.00
Health & Safety for
Funeral Staff
Glasgow

11 NOV: 09.30 – 12.30
Health & Safety for
Funeral Staff
Liverpool

11 NOV: 13.00 – 16.00
Foundation –
Funeral Practitioner
Liverpool

15 NOV: 09.30 – 16.30
Funeral Operative
Anstey, Leics

24 NOV: 09.30 – 12.30
Health & Safety for
Funeral Staff
Anstey, Leics

24 NOV: 13.00 – 16.00
Foundation –
Funeral Practitioner
Anstey, Leics

11 DEC: 10.00 – 15.00
Foundation –
Funeral Practitioner
Tonbridge



Sam Gallagher, Adele Gallagher, David Gallagher and Suzanne Bairstow

COMMUNITY SUPPORT

Staff from David Gallagher Funeral Directors enjoyed a great day supporting their community at the Keighley & District Agricultural Show. The day was extra special for the Keighley independent as Director David Gallagher was asked to be President of the show.

The event, on Saturday 2 September, proved to be a huge success. Adele Gallagher, Suzanne

Bairstow, Sam Gallagher and David were all available on the day to offer advice on Golden Charter Funeral Plans and to give away gifts to all who visited them. They handed out more than 200 gift bags they had prepared in the weeks prior to the show.

David said: "The whole day had a great feel of community spirit and we, as a Keighley business, were very proud to be part of this yearly event."

Letter from the SAIF Chief Executive

Dear SAIF member,

You may well have seen in recent *SAIF Insight* articles that SAIF ended its key supplier of insurance services from Lark Insurance Group earlier this year, due to major concerns with the customer and claims services some members had reported over a period of time.

From May 2017, SAIF re-launched the SAIFInsure scheme under the management of Brian Hart, one of the industry experts for insurance cover for funeral firms. The new scheme offers a significant step change of improvement in the quality of the insurance cover and we have had very positive remarks on the efficient support from the broker and underwriters. SAIFInsure was started with Brian Hart back in 1994 and the National Executive Committee of SAIF has encouraged him in establishing his own insurance broking firm. This will ensure that our members will continue to have bespoke insurance cover for the funeral profession backed up by a personal service at competitive premiums.

A proportion of the commissions

earned are remitted back to SAIF, which in turn contributes to the costs for the Professional Indemnity and Legal Expenses insurances that members all benefit from, as well as other member support services. Members' insurance dates will occur throughout the year and we would encourage you to let Brian know when these renewal dates occur in good time and urge you to give Brian a chance to quote on your vehicle and commercial premises insurance.

The scheme has also been extended to include a unique cyber fraud cover included free of charge.

Brian Hart can be contacted by emailing Brian@saifinsure.org.uk or on 020 3603 4194 or 07740 577651.

We are confident that you will not only find the insurance scheme one of the best in terms of scope of cover, but also a class leading customer service.

Thank you for giving SAIFInsure your consideration.

Warmly yours,

Terry Tennens
Chief Executive, SAIF

Families will benefit from Test Valley Crematorium

The building has been designed to blend into its surroundings

The Westerleigh Group has opened its new Test Valley Crematorium. Based in Ridge Lane, Romsey, the site will relieve congestion at Southampton Crematorium, the 25th busiest in the UK and enable bereaved families in Romsey and across the Test Valley, Totton and other parts of Waterside to benefit from shorter journey times and an improved standard of service.

Set against a background of established woodland and well screened from the main road, Test Valley Crematorium has been designed to be in keeping with the character of the rural area, blending into its surroundings. The quiet location offers the privacy that families appreciate at a funeral.



Test Valley Crematorium

The building is finished in local farmhouse brick in sympathy with the surrounding area and has large bay windows overlooking a water garden and countryside beyond. The chapel will seat 96 people and has been equipped with a state-of-the-art digital media system that gives access to an enormous choice of music tracks together with the facility to webcast services across the world, as well as a traditional organ. Service times will be at hourly intervals ensuring that each service can be a unique and dignified event for the bereaved of all beliefs.

Richard Evans, the Managing

Director of the Westerleigh Group, said: "I am pleased to see the new crematorium finished. It seems a long time since we first won planning permission at the end of 2015 and I am grateful for the confidence placed in Westerleigh by Test Valley councillors and I am delighted to finally be ready to repay their faith and look after the bereaved of the area."

The Crematorium Manager Rob Metcalfe has been busy showing funeral directors, clergy and celebrants around the new crematorium over the past couple of days and is delighted to be finally ready to open its doors.

What can you do on your website?



secure donations and funeral information
helping you build your future
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 **memory**
giving

SECRETS OF SUCCESS: HOW VICKI BOOSTS THE SALES OF PRE-PAID PLANS

Vicki Fraser is the proprietor of John Fraser & Son, an Inverness and Dingwall-based firm of funeral directors who have been serving of the Highlands of Scotland since 1884. A business studies graduate, Vicki joined the family firm in 2003, taking over as the fourth generation in 2014. When she joined, the ratio of pre-need to at-need funerals was 7%; by March 2017 it had risen to a staggering 75%. Here Vicki shares some of the secrets of her success in selling pre-paid plans...

WORDS: VICKI FRASER

I was delighted to bring some of my team to London in September to celebrate our fifth consecutive year as Golden Charter's Regional Funeral Planner of the Year for the North of Scotland, and it was fantastic to find ourselves among the top firms in the UK. The event itself was tremendous fun and we built a full weekend around it, with a celebratory lunch at the top of the Shard and some sightseeing too.

The increase in pre-need to at-need ratio that we have enjoyed in the years since I joined the business is impressive, but you mustn't believe for a second that it all happened overnight. As my team will confirm, my motto is "slow and steady wins the race" – I must say that at least once a day! I'm not a fan of one-off bursts of activity; instead, I focus on constant build, each year aiming to sell more plans than we did the year before. And when we achieve that, there is a real buzz of excitement in the office. We all take ownership of targets and celebrate our joint success when they are met or exceeded.

I have a business degree and my approach to growing our business is based



ABOVE: Slowly and steadily, Vicki and her team are winning the race for business

on the same principles that I would apply to running a business in any sector. I strive for exceptional standards of professionalism and customer care, I look after my staff and I keep our marketing fresh, relevant and appropriate.

I'm also not afraid to be a trailblazer, particularly when it comes to marketing pre-paid plans. I was the first in our area to use leaflet drops and TV and radio advertising, and to take stands in local supermarkets and shopping centres. We learn from trial and error and each success

encourages us to try harder. At the moment we are having ground-works carried out at our premises and have huge adverts for pre-paid plans adorning the boards that shield the workmen from passing traffic. It's unorthodox, but you never know what might work.

One of our strengths is that we are a long-established independent business, with an ethos of "our family looking after your family" which has endured through four generations. But although we are proud of our strong Highland heritage, we are definitely moving with the times. We recently upgraded to a fleet of silver Mercedes hearse and limousines, and our staff proudly wear uniforms

which incorporate a flash of our own Fraser tartan, making it obvious that our funerals are John Fraser & Son funerals. People witness our team delivering impeccable performance during services and want the same for themselves, so the improved brand awareness is directly increasing our pre-paid plan sales.

But that's not the whole story. We make the most of our increased brand awareness, by building on it with these sound business strategies:

Reaching out to people

We push the boundaries with our advertising. For the past few years I have voiced adverts for pre-paid plans on our local radio station, to



Regional Planner of the Year for the North of Scotland for the fifth time



The firm's upgraded Mercedes fleet

help emphasise that we are friendly and approachable. We invite families to call in for a chat, but we are aware that not everyone feels comfortable coming to us. So we go out to meet people in everyday situations, taking stalls in supermarkets and shopping centres, and at public events, too. After a chat in an informal setting people are often very open to making an appointment to talk about plans.

Marketing consistency

Sitting alongside press ads, our radio ads run on a monthly basis, keeping our name in the public domain, and we pre-book our leaflet drops so that every house in our area will receive a funeral plan leaflet every year. Our drops are spread throughout the year so staff can deal with a steady stream of enquiries rather than them all coming at once.

However, although we are consistent we are not always the same. We offer different incentives at different times; for example, reduced price offers, a donation to Highland Hospice, Golden Charter's own Poppyscotland Campaign, or simply M&S vouchers. Each will appeal to different people.

Looking after our staff

Our staff are crucial to our success; they are our biggest asset and they sell our business for us. Family members who have been treated well during their own bereavement will often come back for help planning their own funeral. We invest in all aspects of staff training and reward staff well, and we always pass Golden Charter commission onto the individual team member who sold the plan.

Following up leads

This is vital; we always follow up on leads, no matter how busy we might be. Every day we take time to call people who have expressed an interest in a pre-paid plan, to talk them through options and to invite them for an appointment. Funeral plans are an insurance policy for the future of our business, even though we may wait years to reap the benefit of their sales.

Conclusion

For 2017/18 our aim at John Fraser & Son is the same as it has been since I joined; to build on our success by constantly improving year on year. It all goes back to my motto: "slow and steady wins the race".

SAIF AGM WEEKEND 2018



The popular SAIF AGM will take place from 9-11 March 2018 at the Grand Hotel Brighton.

The weekend activities start with the traditional Friday Associates Lunch (by invitation only). The latest schedule is below.

Turn to page 18 for the SAIF AGM booking form

Friday 9 March

14:30 - 16:30

Celebrity speaker - TBA
Dinner - Fish and chip supper or risotto with entertainment from 'Elvis'

further information to be provided *
18:30 - VIP drinks and general reception
19:00 - Banquet
23:45 - Bacon and egg rolls

Saturday 10 March

09:30 - AGM

11:30 - Refreshments
12noon - SAIF Education Seminar: TBA
13:00 - Buffet Lunch
14:00 - Meeting of the NextGen group
14:30 - 'Free time' -

Sunday 11 March

10:00 - 11:00

Installation of Officers, Refreshments
* Pre-organised event, plus possible discounted entry at I360 and Royal Pavilion - details TBA

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Manufacturers and suppliers of quality products to the discerning Funeral Director

SAIF AGM WEEKEND 2018

Friday 9 to Sunday 11 March 2018

The Grand Brighton, 97-99 King's Road, Brighton, East Sussex BN1 2FW

BOOKING FORM

1. ACCOMMODATION:

To book directly with the hotel on 01273 224 300 (option 1), quoting **SAIF160318**, the event name and date.

2. DINING:

	NO. OF ATTENDEES	COST
FRIDAY EVENING WITH ENTERTAINMENT FROM 'ELVIS' @ £40 PP		
'FISH & CHIP SUPPER'		
'BUTTERNUT & ROAST BEETROOT RISOTTO'		
NAMES OF ATTENDEES:		
SATURDAY LUNCH @ £15 PP (complimentary for NextGen only)		£
NAMES OF ATTENDEES (if different to above):		
SATURDAY EVENING BANQUET @ £60 PP		£
NAMES OF ATTENDEES (if different to above):		
TOTAL COST FOR DINING		£

3. MEETINGS:

Seminars of interest to a wide range of ages and interests, all provided free of charge by SAIF unless advised as below.

	TIME	ACTIVITY	NO. OF ATTENDEES
FRIDAY	2.30 PM - 4.30 PM	CELEBRITY SPEAKER (TBA)	
SATURDAY	9.30 AM	SAIF ANNUAL GENERAL MEETING	
	12 PM	SAIF EDUCATION SEMINAR (Details TBA)	
	AFTERNOON	PRE-ORGANISED EVENT PLUS POSSIBLE DISCOUNTED ENTRY AT LOCAL ATTRACTIONS. (Activities and cost TBA)	
	2.00 PM	MEETING OF THE NEXTGEN GROUP	
SUNDAY	10 AM	INSTALLATION OF OFFICERS	

4. PAYMENT OPTIONS

- Cheques made payable to SAIF
- BACS: Bank Account Number: **90098110** Sort Code: **60-04-24**
Please ensure you add **company name** or **membership number** and **Banquet 2018**
- WorldPay: please telephone SAIF Business Centre with your credit/debit card details
- Book & pay online via Eventbrite: www.saif.org.uk/events

5. COMPANY DETAILS

- Contact name:.....
- Company name:.....
- Telephone number:.....
- Email address:.....

Return form to: SAIF Business Centre, 3 Bullfields, Sawbridgeworth, Hertfordshire CM21 9DB
Telephone: 0345 230 6777 • Fax: 01279 726300 • Email: claire@saif.org.uk

SAIF PRESIDENT

Awards ceremonies herald autumn round of business

The best in our business are recognised for their success and achievements

The summer break is over and the regional meetings, AGMs and travelling around the country will be starting again. Davina and I were invited to the Good Funeral Awards in London on 7 September at Porchester Hall. The awards have categories such as Funeral Caterer of the Year, Crematorium Attendant of the Year and Florist of the Year.

I was really pleased to see that the Lifetime Achievement Award went to Clive Leverton of Leverton & Sons.

Leverton & Sons Ltd has been a family-owned company of funeral directors, based within the St Pancras area of London, for 220 years and Clive is the seventh generation.

Today the company is run by cousins Pippa and Andrew. Both worked and studied in other fields

before deciding to join the family business. Levertons recently pioneered the first all-electric hearse in this country. Well done to you Clive, and all your staff.

SAIFCharter

On Saturday 9 September, we attended the SAIFCharter AGM at the Park Plaza London Riverbank Hotel. The AGM itself was informative and very lively, but it was disappointing that out of some 740 SAIFCharter members, fewer than 15% turned up. During my trips going around

the country to regional meetings and listening to the membership on pre-paid plans I was very surprised there was such a small attendance.

In the evening we went to the Funeral Planner of the Year Awards, hosted by Dan Walker who presents the BBC's Breakfast News and Football Focus.

Winners included Baglan Funeral

Home who won South Wales

250+, and Abbey Funeral

Services who won

South East England

<250, while

National Winners

were Tony Fagan

Independent

Funeral Directors

<250 and

Hammertons

Funeral

Directors, East

Midlands

250+.

Education Day

Education Day 2017 will soon be upon us. 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 main speaker will be Cheryl Paris from the Scottish Government's Burial and Cremation team, who will talk about the regulation of funeral directors and the new Inspector of Funeral Directors, Natalie McKail.

Other speakers include:

■ Kevin Sinclair who will be giving an update on the latest embalming techniques and challenges

■ Gavin Faber, from Irwin Mitchell, who 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 and Pensions will be providing on social fund payments and Robert Roundtree will be discussing International Disaster Recovery.

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THE FIRST
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HEARSE

SAIF CHARITY OF THE YEAR: BRITISH HEART FOUNDATION

This year, SAIF will be supporting British Heart Foundation (BHF) as President Paul Bowley's charity. There are many different ways 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

Door always open to community

Gurdett Funeral Services officially opened its doors on June 1 2017.

The Cheshire-based firm is the first funeral home for Gary and Georgina Burdett's new family business. Their daughter Autumn is also a regular visitor to the funeral home and will hopefully be more involved with the family venture in the future.

Gurdett Funeral Services is based in High Lane and serves the communities of Stockport, the High Peak and Cheshire.

Gary said: "We take great pride in offering a personalised approach, where bereaved families can work closely with us to plan and perfect their loved one's final journey."

Gary's key focus is to create a celebration of a loved one's life to make all family members and friends

confident they have given the best send-off possible.

"Our hope is that our clients feel truly cared for as they will always have the Burdett family working with them from commencement to completion," said Gary. "Our view of completion is not the day of the funeral but our support will continue as long as is needed. We consider ourselves part of the community and our door is always open to people who may need our guidance, or just someone to listen."

Gary has made the leap from being a funeral director for a large firm to running a small family business as he feels his firm can now care and value each and every customer as much as is needed for as long as required. "We are really enjoying this new adventure and relishing the learning curve it is providing for us."

Gary and Georgina Burdett



Professional Help
Supporting Organisations

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

We can help your business to:

WRITE ABOUT BEREAVEMENT
For websites, leaflets, brochures etc.

TRAIN YOUR STAFF
In bereavement awareness, communicating with bereaved people, supporting people after loss, developing bereavement groups and other services and ensuring self-care for people who care.

DELIVER BETTER BEREAVEMENT SUPPORT FOR YOUR CLIENTS
Providing timely and effective support – white label (your brand) or Professional Help branded bereavement support and counselling services including telephone helpline support, general bereavement support and specialist bereavement counselling.

For further information please contact Catherine Betley on:
01524 782910 or email catherine@professionalhelp.org.uk

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Size 3: 190x80x210mm/Max print area 50x100mm



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Luxurious hand made bags with knot-free rope handles. Manufactured on-site and made from environmentally friendly card. Standard colours are: Cream, Bright Red, Dark Red, Light Green, Mid Green, Dark Green, Light Blue, Mid Blue, Dark Blue, Purple, Black & Yellow.

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www.challengesupply.com

MEMBERSHIP UPDATE

FULL MEMBERSHIP PENDING

Mr J O'Looney
Milton Keynes Family Funeral Services
12 Whitehorse Drive
Emerson Valley
Milton Keynes
Bucks, MK4 2AS
Previously advertised on website. Close date: 28 September 2017

Mr S T Alcock
Sydney T Alcock Funeral Services
15a Ashbourne Road
Cheadle, Stoke-on-Trent
Staffordshire, ST10 1HF
Previously advertised on website. Close date: 5 October 2017

Mr J Wilson/Mr P Wilson
John Wilson & Son Ltd
St James House
7 St James Square
Boroughbridge
North Yorkshire, YO51 9AR
Previously advertised on website. Close date: 12 October 2017

Mrs K Fisher/Mr N Clarkson
Fisher Funerals Limited
4 Regent Street, Leeds
West Yorkshire, LS7 4PE
Previously advertised on website. Close date: 18 October 2017

Mr Sean Crilley
Sean Crilley Funeral Directors
78 Brook Street, Carlisle
Cumbria, CA1 2HX
Previously advertised on website. Close date: 22 October 2017

ACCEPTANCE INTO FULL MEMBERSHIP

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

Mr P J Griffiths
Cwmni Griffiths
Bwtrimawr Y Betws Cyf
39 Betws Road, Ammanford
Carmarthenshire, SA18 2HE

Hywel Griffiths (branch of Cwmni Griffiths Bwtrimawr Y Betws Cyf)
Capel Y Bont,
Oakfield Street
Pontarddulais, Swansea
SA4 8LN

Keith Morgan & Sons (branch of Cwmni Griffiths Bwtrimawr Y Betws Cyf)
40A Cwmaman Road
Glanaman,
Ammanford, SA18 1DJ

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

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

Mr S White
Country Funerals
1 Sponne House Centre
Towcester
Northamptonshire
NN12 6BY

Mrs J Dandy
Dandelion Farewells Limited
Church View
Billingshurst Road

Wisborough Green
West Sussex
RH14 0DY

ASSOCIATE MEMBERSHIP PENDING

Mr G Thompson
Mr B Flattery
Richard Feigen
Paul Hailes
Jeremy Middleton
Utilitywise PLC
3 + 4 Utilitywise House
Cobalt Business Park
North Tyneside
NE28 9EJ
Previously advertised on website. Close date: 28 September 2017

Mr D Minns
Trinity Mirror PLC
C/o Hull Daily Mail
Blundells Corner
Beverley Road
Hull, HU3 1XS
Previously advertised on website. Close date: 2 October 2017

ACCEPTANCE INTO ASSOCIATE MEMBERSHIP

Mr S Cousins & Mr A Briggs
Brahms Electric Vehicles Ltd
1 Southbridge Grove
Kents Hill
Milton Keynes,
MK7 6HW

FULL MEMBER NEW BRANCH

Mr R Hickton
Edward John Funerals (Hickton Wolverhampton Ltd)
262 Penn Road
Wolverhampton
West Midlands, WV4 4AD

ASSOCIATES CHANGE OF ADDRESS DETAILS

Secure Haven Ltd
No 1 Hospital Approach
Broomfield, Chelmsford
Essex, CM1 7FA
Previously: The Essex Barn, Coptfold Hall Farm, Margaretting CM4 OEL

FULL MEMBER CHANGE OF DETAILS/ADDRESS

Secure Haven Ltd Funeral Directors
No 1 Hospital Approach
Broomfield, Chelmsford
Essex, CM1 7FA
Previously: The Essex Barn, Coptfold Hall Farm, Margaretting CM4 OEL

NO LONGER A MEMBER FIRM

Business Sold: Lamberts Funeral Service
Dovedale Mews
Victoria Street, Wragby
Market Rasen LN8 5PF

Note: All pending members & associates have been advertised on the SAIF website for objections from SAIF members. Any objections should have been received by the close date shown for each application.

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

Keep up to date with SAIF app

SAIF members can keep up to date on the move with a smartphone app.

The SAIF app is available to iPhone and Android users. To install the mobile

app, members can visit the SAIF website at saif.org.uk or via the Apple app store, searching for 'SAIF funerals', and on Google Play by searching for 'SAIF'.

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



EDUCATION DAY 2017

This year's SAIF Education Day, on Wednesday 1 November 2017, will centre on the topics most relevant to independent funeral directors right now. The full-day event, running from 9.30am until 4.30pm, will include talks from a range of organisations which affect Independents' work, and an even wider array of companies will be exhibiting

THE SPEAKERS



BRIAN HART SAIF Insure

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

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

During the 23 years, he has seen the funeral profession change quite considerably while his own profession has seen similar changes with consolidations between companies. The one element that is a constant in his mind at least is the need for the personal service and the ethos of care.

While he never aspired personally to run his own business, it did become clear to him over the past year or so that the best way to safeguard the interests of his clients was to ensure that the decisions made that affected them and the service being provided to them were within his control and that of SAIF.

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

The SAIF Executive Committee has fully endorsed the new SAIF Insure scheme, under the stewardship of

himself and his company, and it is his intention to build and grow the scheme with the support from members and to ensure that members receive the best service possible.

CHERYL PARIS Scottish Government

Cheryl Paris leads the Scottish Government Burial and Cremation Legislation Team responsible for implementing the Burial and Cremation (Scotland) Act 2016. The Act will modernise the legislative framework for burial and cremation in Scotland and implement the recommendations of Lord Bonomy's Infant Cremation Commission and the Burial and Cremation Review Group. Cheryl also has policy responsibility for death certification, hospital post-mortem examinations and anatomical examinations for medical research.



GAVIN FABER Partner, Irwin Mitchell Solicitors

Gavin is a Partner in the Will, Trust and Estate Disputes team, specialising in disputes involving complex trusts and challenges to Wills.

These disputes frequently arise from a breakdown in the relationship between executors/trustees and beneficiaries, or breach of duties by executors and trustees. A large part of his practice also includes bringing and defending professional negligence claims against advisors, including those arising from poorly drafted Wills and trusts, and failure to give proper tax or investment advice.

He particularly focuses on a client's objectives before designing a strategy to best achieve them at the minimum cost. He will always consider alternatives to court proceedings and, as an accredited mediator, understands the best way to use mediation.



FATIMA UZZAMAN Head of Social Fund Policy, Department for Work and Pensions

Fatima heads a small team of policy makers in the Department for Work and Pensions (DWP), leading on the Department's policy for social fund benefits including funeral expenses payment, sure start maternity grant, social fund budgeting loans, and the cold weather payment.

During her civil service career, Fatima has worked in a number of roles across Whitehall including policy, strategy and communications. She joined DWP in October 2016.

Fatima is leading the current reform of the funeral expenses payment scheme, and leads on devolution policy of the social fund benefits to the Scottish Government.



KEVIN SINCLAIR MBIE

Kevin has been a second-generation embalmer for the last 30 years. His father Allan Sinclair is well known and respected in the funeral profession.

To date, Kevin's career has encompassed almost all aspects of the funeral arena, but in 1990, he decided on a career in embalming and qualified in 1992. He has worked for the Co-operative and Dignity funeral services and has embalmed more than 40,000 cases. In 2005, he joined GT Embalming Service Ltd and up to 2012 was the sole embalmer for Lodge Brothers Funerals.

Over the years he has worked in many varied situations including being part of the Global Disaster team in the Comoros Islands following an air crash disaster.

He has also embalmed in

Afghanistan and the Falkland Islands for forward repatriation on behalf of GT Embalming.

Kevin is also an examiner for the International Examination Board of Embalmers and in 2007 became an accredited tutor. In the same year, he began the London School of Embalming with his fellow tutor Maria New. In 2011-2012, he had the honour of holding the office of the National President of the British Institute of Embalmers.



ROBERT ROWNTREE Vice President Operations - Kenyon International Emergency Services

Kenyon is the international leader in worldwide disaster management, providing pre-incident crisis planning and post-emergency response services on behalf of the world's foremost companies.

Robert Rowntree joined Kenyon in 2001 and has been involved in a wide variety of deployments worldwide. He led Kenyon's response in Namibia in 2014 and Tripoli, Libya in 2010, as well as responding to incidents in Milan, Italy; Port au Prince, Haiti; Resolute Bay, Canada; and Algeria. Robert has supported numerous repatriation operations in areas such as Iraq, Afghanistan, Mozambique and Christmas Island.

For more than 30 years, Robert has worked toward ensuring total support for families. As such, he has undertaken extensive projects around personal effects. Robert believes that supporting families is one of the most important elements of an operation. He has a passion for providing true and honest information and treating affected loved ones with respect and dignity.

Before joining Kenyon, Robert worked in the funeral industry for 25 years. He is a licensed funeral

director and embalmer. Robert has held the position of National President of the British Institute of Funeral Directors and the Cooperative Funeral Service Managers, and is an active member of the Emergency Planning Society.

Additionally, Robert is a qualified tutor and trainer. He recently achieved a BA (Hons) in business management and administration. Robert is regularly asked to speak at conferences, organisational seminars and workshops on topics around disaster management and operations and currently serves as a guest lecturer at a number of UK universities on post-graduate programmes.



NATALIE MCKAIL Inspector of Funeral Directors in Scotland

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 and 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.

Natalie also had responsibility for a range of services, including Mortonhall crematorium, the city mortuary and city wide burial grounds.

She was appointed in April as Scotland's first Inspector of Funeral Directors by Public Health Minister Aileen Campbell.

THE AGENDA

Education Day

1st November 2017



09.30-10.00	Registration, tea/coffee and exhibition	
10.00-10.15	Welcome and introduction	
10.15-11.00	Regulation of Funeral Directors	Cheryl Paris, Burial and Cremation Team Leader, will give an overview of the legislative changes and landscape on how they affect funeral directors in Scotland and those who work cross border. Natalie McKail, the new Inspector of Funeral Directors will present about the scope and role with particular interest in care of the deceased.
11.00-11.30	The Latest in Embalming Technique Challenges	Kevin Sinclair will be discussing the latest issues in embalming including patches and pacemakers.
11.30-12.00	Refreshment break and exhibition	
12.00-12.30	Handling Conflict with Families	Gavin Faber will be addressing in a practical way how funeral directors can best handle conflicts within client families. This is an increasing problem for funeral homes caught up in family disputes, and includes advice on how to manage these difficult situations.
12.30-13.45	Lunch and exhibition	Exhibitors will be covering a variety of subjects, which directly impact the work of funeral directors. See below for a full list of current exhibitors.
13.45-14.05	Cyber Fraud – Making Sure You Are Covered	Brian Hart, a funeral insurance expert, will give you guidelines on protecting your business.
14.05-14.45	Social Fund Payments	Fatima Uzzaman will be covering: ■ An update on changes to the bereavement benefits ■ A forecast of future changes ■ The DWP's position on whether it steers families towards direct cremation or allows freedom of choice for a whole funeral service ■ Whether, when the fund is reviewed, there will be the possibility for this to be shared more favourably between crematoria/cemeteries, doctors, celebrants/ministers and funeral directors.
14.45-15.15	Refreshments and exhibition	
15.15-15.45	International Disaster Recovery by Funeral Directors	Robert Rowntree is a leader within the field of disaster recovery. Listen to how mass incidents across the world are recovered and how funeral directors volunteer to support this amazing humanitarian work.
15.45-16.15	IFD College Launch Membership Category and Awards, by Chris Parker	IFD College students who have successfully completed a wide range of courses will be awarded with certificates towards the end of the day.
16.15	Close of Education Day 2017	

FUNERAL SUPPLIERS EXHIBITING

- Association of Independent Celebrants
- Colourful Coffins
- Fellowship of Professional Celebrants
- Funeralbooker

- Funeral Zone
- Ghyll House Publishing (Polstead Press)
- Guy Elliott Ltd
- Independent Funeral Directors (IFD) College
- I-Netco

- Institute of Civil Funerals
- Irwin Mitchell
- Legacy/ Life Expressions
- National Repatriation
- Professional Help (SAIFSupport)

- SAIFinsure
- Secure Haven Ltd
- Smart Media (aFuneral notice)
- The MuchLoved Charitable Trust

Turn to page 31 for the Education Day booking form



GOSPEL SPECTACULAR

Say it loud – the Funeral Planner of the Year Awards 2017 celebrated achievements of which to be proud

It's difficult to imagine that Golden Charter's Funeral Planner of the Year Awards 2017 could be any louder than in previous years. However, with the help of some special guests, this year's ceremony proved to be one of the most entertaining yet.

Hosted at the prestigious Park Plaza London Riverbank Hotel on Saturday 9 September, more than 75 independent firms along with

Golden Charter staff and guests gathered to recognise some of the most outstanding achievements from independent funeral directors.

BBC broadcaster Dan Walker kicked off the evening and continued to charm the audience throughout with his humour and wit. Unbeknown to the seated guests, the ACM Gospel Choir were waiting patiently behind the scenes to assist Dan in announcing

A night to remember:
Host Dan Walker with Golden Charter CEO Ronnie Wayte
Above: Malcolm Flanders and Julian Walker

the winners and entertain guests with their spectacular talent.

Singing songs from Bruce Springsteen's *Dancing in the Dark* and Edwin Hawkins' *Oh Happy Day*, to *Get Lucky* by Pharrell Williams and audience favourite *Jump Around* by House of Pain, the choir were a true highlight.

Dan and the ACM Gospel Choir presented more than 30 awards. Regional winners then battled it out for the two National Awards and, in the end, Tony Fagan Independent Funeral Directors and Hammertons Funeral Directors took the top plaudits of the evening.

Live band "Bring the Party" provided the music for the rest of the evening, allowing guests to dance the remainder of the night away.

A joyful and entertaining evening had by all, and guests are already enquiring for next year's event which will be held in Edinburgh on Saturday 15 September.



National Award winners:
Hammertons Funeral Directors



National Award winners:
Tony Fagan Independent
Funeral Directors

SCOTLAND NORTH

1. John Fraser & Son
2. John Gilfillan Independent Funeral Directors

SCOTLAND SOUTH

3. Fosters Funeral Directors
4. Alexander Muir Funeral Directors

NORTH ENGLAND

5. Gibsons Funeral Services Ltd
6. Victoria House Funeral Service Ltd

YORKSHIRE AND EAST LANCASHIRE

7. Gateway Funeral Services
8. McTigue Funeral Directors

WEST LANCASHIRE AND MERSEYSIDE

9. J T Byrne Funeral Directors
10. Haydock Funeral Service Ltd



NORTHERN IRELAND

11. W J O'Brien & Son Ltd
12. Sandy Close Funeral Services

EAST MIDLANDS

13. Hammertons Funeral Directors
14. Turner & Wilson Whitwell Ltd

EAST ENGLAND

15. Turner & Son
16. Mark Skinner Funeral Service

NORTH LONDON

17. Daniel Robinson & Sons Ltd
18. Chenery Funeral Services Ltd

SOUTH EAST LONDON

19. West & Coe Funeral Directors
20. Havill Funeral Services

**SOUTH EAST
ENGLAND**

- 21. C Waterhouse & Sons
- 22. Abbey Funeral Services Ltd

**SOUTH WEST
LONDON**

- 23. William Hall Independent Funeral Directors
- 24. Weaver Bros. Ltd

**WEST MIDLANDS
AND NORTH WALES**

- 25. A & A Walters Ltd
- 26. Fowles Funeral Services

CENTRAL MIDLANDS

- 27. A.J. Sellman Family Funeral Directors
- 28. Tony Fagan Independent Funeral Directors

SOUTH MIDLANDS

- 29. Devall & Son Family Funeral Directors
- 30. Merstow Green Ltd



SOUTH WALES

- 31. Baglan Funeral Home
- 32. Caerphilly Funeral Services

WEST ENGLAND

- 33. Ernest Heal & Sons Funeral Directors Ltd
- 34. C V Gower Funeral Directors

**SOUTH WEST
ENGLAND**

- 35. R J Bray & Son
- 36. Bridgwater Funeral Services

**BEST NEWCOMER
WINNERS**

- 37. Robert Mackie Funeral Director

- NORTH ENGLAND,
WEST LANCASHIRE
& MERSEYSIDE,
YORKSHIRE & EAST
LANCASHIRE, EAST
MIDLANDS
- 38. F W Marsh Family Funeral Service

- EAST ENGLAND,
NORTH LONDON,
SOUTH EAST
LONDON, SOUTH
EAST ENGLAND,
SOUTH WEST
LONDON &
SOUTHERN
ENGLAND
- 39. Southgate & Roberts

- WEST MIDLANDS
& NORTH WALES,
SOUTH WALES,
CENTRAL
MIDLANDS,
SOUTH MIDLANDS
- 40. Dolven Funeral Services

Picture from
previous year

Grief and assisted dying

An overlooked aspect of a controversial and complicated subject

WORDS: DR BILL WEBSTER

THE debate around euthanasia and assisted dying in the UK is controversial and complicated. In 2015, the UK Parliament voted against (330 to 118) an “assisted dying bill” that would have legalised physician-assisted death. The debate raged between the claim that choosing when to die is to die with dignity, while others stated it undermines the value of human life.

As a result, many UK residents who do choose to end their own lives because of terminal illness travel to other European countries where ‘doctor-assisted dying’ is legal. However, their families and friends run the risk of prosecution for “aiding, abetting, counselling or procuring the suicide of another, or an attempt by another to commit suicide”, which can carry a penalty of up to 14 years in prison.

It is increasingly important to define terminology. Euthanasia is the practice of intentionally ending someone’s life to relieve their pain and suffering. Assisted suicide is defined as deliberately helping or encouraging someone to take their own life by providing them drugs to do so. In other words, assisted death involves the person taking an active role in ending his or her own life, which may or may not be the case with euthanasia.

In my opinion, it is good that we are finally referring to “assisted dying” rather than “assisted suicide”. We know that in many quarters, there is still stigma associated with the term suicide, rightly or wrongly. The word commit, often used referring to “committing suicide”, has long-established connotations of criminality, which is unfortunate.

It is unfair and insensitive to suggest when a terminally ill person decides to end their suffering that there should be any stigma attached. I – and everyone who has not been through the experience

– can only imagine what it must be like to suffer with a disease, some debilitating ailment, or painful incurable condition. Surely the question is not that the ailing individual wants to die; rather it is more about that they don’t want to (or



can’t) live any longer with their suffering. It is not my purpose to make comment on the dramatically opposing views for and against this issue. There are pros and cons on both sides, with concerns about ‘the slippery slope’ among others. I acknowledge the ongoing debate but that is not the focus of this article.

The question we are going to have to face, if we have not already, is: “Will the grief of those whose loved ones choose medically assisted death be different from those who die in the normal course of events?”

Admittedly there is very little research on this aspect of the grief process, but I suspect we will hear about it more and more in coming years.

On the negative side, I think the following assumptions are reasonable:

- It will be more difficult for the family than it will for the person who chooses to die.

- The decision could be viewed as “selfish”.

- There could be conflict when a family doesn’t want the person to die (and who does?) but at the same time don’t want to see the person continue to suffer or become helpless.

- There might be feelings of guilt: “Did he want to go and leave us? Did we do enough? What more could we have done to make their continued living worthwhile?”

- How do we know the person is not going too early? Are we throwing away the gift of life by saying goodbye before nature forces us to?

But on the positive side, possible explanations for fewer grief symptoms among the bereaved family and friends of people who died

by medically assisted death are:

- The opportunity to say goodbye while the person was still fully aware.

- Family and friends are probably more prepared for the way and day of the imminent death.

- When a terminally ill patient requests medical assisted death, family members and the patient are often able to talk openly about death.

What seems clear already is that while every death is uniquely difficult, grief after the death of a terminally ill person, whether by a natural or medically assisted death, is not necessarily more complicated.

Grief after an assisted death should be blended with respect for the person’s choice. People have to take responsibility for their own lives, and when after careful consideration in terminal situations, they also take responsibility for their death. As Archbishop Desmond Tutu recently stated: “For those suffering unbearably and coming to the end of their lives, merely knowing that an assisted death is open to them can provide immeasurable comfort.” ●

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

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

SAIF EDUCATION DAY

Wednesday 1 November 2017

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

BOOKING
FORM

DELEGATE NAME(S):

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:

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Telephone: 01279 726 777 • Fax: 01279 726 300

Politics

THE LATEST POLITICAL NEWS AND VIEWS SURROUNDING THE FUNERAL PROFESSION

POLITICS ROUND-UP

At Holyrood, the 14 September meeting of the Social Security Committee saw discussion of the Social Security (Scotland) Bill.

Ben Macpherson, SNP MSP for Edinburgh North & Leith, discussed attendance at a recent meeting of MECOPP (a charity supporting BME carers) where they discussed the Social Security (Scotland) Bill. He reported: "There was a discussion on benefits that are being devolved and included in the bill. In particular, there was a discussion on funeral payments, on which it was suggested that a quicker and more efficient decision-making process is needed in the new system to make things easier for people during a difficult time."

The Committee noted that there appears to be widespread agreement that decisions with respect to funeral assistance need to be made more quickly.



Martyn Day, SNP MP for Linlithgow and East Falkirk, submitted a written question to the Secretary of State for Work and Pensions asking "what plans his Department has to review the eligibility criteria for funeral expenses payments?"

In response, Caroline Dinanage MP, Parliamentary Under-Secretary at the Department for Work and Pensions, said: "My department has recently conducted a consultation on proposed reforms to the Funeral Expenses Payments scheme. The consultation focused on clarifying issues around eligibility and making the process for claiming Funeral Expenses Payments simpler. We are currently analysing the responses to the consultation and will publish the Government response later in the year."



BEREAVEMENT LEAVE: LOSS OF A CHILD

Renfrewshire MP calls for wider package of support for parents trying to come to terms with their loss

Paul Masterton, Conservative MP for East Renfrewshire, secured a Westminster Hall debate on 12 September to discuss the provision of statutory leave for parents who lose a child.

There is currently no specific statutory right in the UK to parental or any other kind of bereavement leave. The Employment Act (1996) makes provision to take "a reasonable amount of time off" in order to "take action" in consequence of the death of a dependent. But it does not specify what this length of time might be and employers do not have to pay employees during this absence.

The "taking action" is important as this suggests the leave is in order to make provisions for and to attend a funeral. The leave is not intended as time to come to terms with the death of a loved one.

Mr Masterton's debate came after an attempt to pass similar legislation in 2016 failed. He noted that a commitment to bereavement leave was in the 2017 Conservative manifesto but called for this debate in the run up to Baby Loss Week taking place from 9 to 15 October.

He pointed to recent research by Child Bereavement UK which indicated that a third of those who had lost a loved one within the last five years did not feel they had been treated fairly by their employers.

Mr Masterton observed that paid leave, while important, was not enough to support bereaved parents in employment and that a wider package of bereavement support was needed to help parents during both their time away from work and helping them back into work.

In summing up the debate and responding on behalf of the government, Margot James MP, the Parliamentary Under-Secretary of State for Business, Energy and Industrial Strategy, assured MPs that the manifesto commitment Paul Masterton referred to remained a priority for the Government and that particulars of the Bill were being considered.

While the Ms James was unable to go into more detail of the Bill or indicative timetables, it does seem likely that legislation be tabled in this Parliament. ●

REPORTER EXTRA

Two funeral-cost reports released

This year's Royal London Funeral Cost Index and SunLife Cost of Dying Report have been published over the past month, finding that the average cost of a funeral has increased once again.

Both reports show the average cost of a funeral has increased faster than the rate of inflation (2.6%), with Royal London stating the cost of an average funeral is £3,784 and SunLife claiming that it is now as high as £4,078.

The rise in burial and cremation costs are major contributors to the overall increase in the cost of a funeral. Royal London states that the average cost of a burial is now £4,257, whereas SunLife claims it is £300 dearer at £4,561. Both agree cremation is the cheaper option, with Royal London's average cost for a cremation funeral at £3,311 and SunLife's at £3,596.

According to SunLife, funeral director costs have increased by 3.3%, from £2,411 in 2016 to £2,491 in 2017.

However, Royal London states that this cost has only increased by 2.1%. The same report also claims to see extreme variations in funeral directors' costs, even in the same postcode area; the largest difference between the highest and lowest price being £2,365.

Even with this significant range of cost, Royal London found that the numbers getting quotes from more than one funeral director remains low and the majority still engage the first funeral director they contact.

The two reports contradict each other on the issue of consumers attempting to cut back on funeral costs. Royal London found they are not, while SunLife believes they are.

However, both reports agree that funeral debt remains an issue and many struggle to pay for their loved one's funeral.

✓ The reports are available from www.sunlife.co.uk and www.royallondon.com



Competitor update

Dignity plc and the Co-op have made announcements about their progress in the first half of 2017.

Dignity has seen its underlying operating profits increase by 7% to £59.5m as a result of an increased death rate, compared with the first two quarters of 2016. Dignity CEO Mike McCollum commented on "the strategic challenges facing the group in an increasingly competitive environment". Reference was made to the Dignity-funded Fairer Finance report on pre-paid funeral plans, which called for FCA regulation of the market.

Meanwhile the Co-op reported that the Funeralcare business opened 27 new branches in the first six months of the year and it plans to open a further 53 by the close of 2017. The report also includes details of the alignment of its legal services and funeral businesses.

For the latest information on Golden Charter, visit www.goldencharter.co.uk

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enquiries@alzheimers.org.uk
alzheimers.org.uk/inmemory

AN UNINTENDED CONSEQUENCE OF BURIAL AND CREMATION LAW

We live in times where cynicism is commonplace, and many people view politicians with suspicion, believing they are in it for all they can get. In 37 years working in local government this was not my experience. Rather, the vast majority of politicians were sincere individuals who believed that through getting their hands on the levers of power they could improve the lot of their fellow citizens.

Nowhere is this more evident than in Scotland where the relatively young Parliament continues to develop and implement legislation covering all aspects of the lives of citizens. The Burial and Cremation (Scotland) Act 2016 is a perfect example of momentum usually associated with the reforming governments of the Victorian age. I cannot recall any primary legislation including the word burial since the Burials Act of the 1850s; likewise the word cremation last appeared in the Cremation Act 1902. So, to have both these words in the title of a single act signifies something quite extraordinary. In fact, the act might be better entitled 'The Disposal of the Dead (Scotland) Act 2016' as it goes way beyond simple burial and

cremation, including public health funerals, inspections of facilities, funeral directors, memorials, etc. An Inspector of Crematoria, we had got used to, but an Inspector of Burials Grounds? An Inspector of Funeral Directors? We might have talked about such things, but we certainly did not see that coming.

The contents of the act are being introduced through the development of a framework of regulations creating a great deal of work for the interested parties, such as the Federation of Burial and Cremation Authorities. The process follows a fairly standard pattern. The Scottish Government produces a consultation document detailing proposals relating to a particular section of the act – for example, Inspectors and inspection regimes – and requests responses by a certain date.

The Federation, in particular officers and representatives of the Scottish Sub Committee, have to closely scrutinise the proposals, taking soundings from experts and kindred organisations where necessary. Considering not only the direct impact of the proposed regulations on services, but also looking for any unintended consequences – because as we all know 'the devil is in

the detail'. Their considered views are then submitted by the given deadline. These are considered by the civil servants, who may call a meeting to discuss the responses they have received. After which, draft regulations are prepared to put before ministers. At this stage, interested parties have a final opportunity to comment. The draft regulations are then passed into law.

It is likely that the regulations relating to the introduction of revised cremation documentation and registers will be placed before the Scottish Parliament in the autumn and become law in January 2018 with an introduction date of 1 April 2018.

With regulations relating to all aspects of the Burial and Cremation (Scotland) Act 2016 having to pass through this process, it is likely that we will need to watch this space for a number of years to come. It is therefore more important than ever that we all support our professional organisations and keep ourselves updated with the information that they provide.

One unintended consequence of this process, which not everyone may share, is my renewed faith in politicians and the belief that they are motivated by a desire to improve the world we all live in.

BRENDAN DAY
TECHNICAL COORDINATOR, FBCA

GRIEVING MILL OWNER BUILT CHURCH FOR DAUGHTER

In the heart of rural Yorkshire lies the picturesque and tranquil village of Wilshaw, which was built by a mill owner, Joseph Hirst. Joseph was loved by all, as unlike other mill owners, he would help out when they were busy and looked after his employees very well. Today, one of the few memories of his family in the village is the local church of St Mary's, where I go to worship.



Joseph was married to Eleanor and they had a daughter, Mary. On 14 October 1858, aged 26, Mary married Alfred Beaumont, but she sadly died the next year in childbirth. You can imagine how upset Joseph and Eleanor were with the loss of their one and only child, especially as Mary had to be buried at Meltham Mills church, (the next village on). They decided to build a church in Wilshaw and

had a mausoleum erected in the churchyard. The church was consecrated in 1863 by Bishop Bickersteth of Ripon. When he was invited to consecrate this unusual building, he dithered, but Joseph's response was forthright. If the Anglicans did not want his church he would hand it to the Methodists.

When the church was built, it was time to bring Mary back to her home village. At the dead of night, a team of 12 workmen

waited patiently, under orders to be in absolute silence as to not raise any alarm. Mary's body was exhumed from the grave and when all was ready, the men lifted the coffin and began their journey over the moorland with only a glow of a candle to see their way. Mary was laid to rest at St Mary's in the mausoleum where, later, her father and mother were also interred.

BY CLIVE PEARSON
IMMEDIATE PAST PRESIDENT
BRITISH INSTITUTE OF
FUNERAL DIRECTORS

At-need funeral enquiries for shareholders

Last month's AGM covered plenty of pressing issues, and one of the key announcements the SAIFCharter Executive made was around the launch of a new service providing at-need funeral enquiries for shareholders.

This marks an innovative new way for Golden Charter to support and safeguard the independent sector. After 27 years of supporting us through pre-need services, the company has risen to our challenge to support us in an evolving climate by helping to secure at-need business for shareholder firms.

With the funeral directors who make up the SAIFCharter Executive throwing their weight behind the project, we are keen for all shareholders to get involved. Members will have received more information by email in recent weeks, with details of how to register your interest. If you have any questions, please contact your local Golden Charter representative who will be pleased to discuss this project with you further.

GDPR: a major undertaking

SAIFInsight has spent much of this year outlining the effects of the upcoming General Data Protection Regulations (GDPR), and you can expect to hear more from both SAIF and Golden Charter soon.

This is a major undertaking, and the two organisations alongside SAIFCharter will be supporting Independents throughout. It is vital you ensure that you are processing and managing data in a way that will allow you to continue to contact those families who make up your customer base, and we will give you as much support as possible to do so.



'Unforgettable' Pedal to Paris

This month, the SAIFCharter Chairman cycled from London to Paris in just four days to raise money for the Royal British Legion.

Julian started cycling only a year ago, and despite his cold and lack of sleep he called it "an experience I will not forget". In the end he raised more than £2,000 for the charity.

Hundreds of cyclists took part in the Pedal to Paris, cycling almost 300 miles through London, Kent and northern France before finishing in Paris where a service of remembrance was held at the Arc de Triomphe.

Julian said: "Whenever we went through a village in France people were hanging out of their windows cheering. It made the hills feel slightly shorter to have that local support."

He added: "I served as an infantry officer before joining the family business and I know the importance of the support offered by the Royal British Legion."

SAIFCharter AGM and involvement

Working groups help to make a real difference

Thank you to everyone who joined us for the SAIFCharter AGM in London.

As part of this year's AGM presentations, members will have seen a lot of names: each of the four SAIFCharter working group chairs opened with a slide showing all the independent funeral directors who sit on their group.

At the moment each contains up to eight Independents, who get extensively involved in key areas of Golden Charter's work:

- Marketing and Membership Benefits
- Policing and Compliance
- Product Development and Innovation
- Voice of the Funeral Director

As Golden Charter's Chief Executive Ronnie Wayte outlines this month (see page seven), it was reassuring to see

engagement and participation at this year's AGM. For those of you wishing to get more involved – or not wanting to wait until a year from now to engage at that level again – our growing working groups represent one of the best ways to do so and make a real difference to the profession.

✓ If you want to learn more about getting involved, you can contact me at chairman@saifcharter.co.uk ●

Julian Walker

JULIAN WALKER,
SAIFCHARTER CHAIRMAN



Business Matters

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VALUE ADDED – WHAT ABOUT TAX?

Jonathan Russell, of ReesRussell, discusses the considerations funeral directors need to make about VAT

Funeral directors tend to consider VAT is something which doesn't apply to them because the starting thought is that their services are exempt from VAT. Historically this would have been a safe decision because VAT Notice 701/32 says:

The following goods and services are exempt from VAT when provided by an undertaker or funeral director as part of a funeral package that includes the disposal of the remains of the dead:

- Supply of a coffin
- The cover and fittings for a coffin
- The casket, urn or scatter tube
- Embalming
- The digging, preparation and refilling of graves
- The transport of the deceased to the burial ground or crematorium
- A shroud or robe
- Use of a chapel of rest
- Provision of bearers
- Transport of mourners in limousines
- Bell tolling and music at the funeral service

However, as the drive to provide customers with a better and more inclusive service, coupled with attempts to make better margins from other items often associated with a funeral such as catering and items associated with commemorating the dead, care needs to be taken.

Historically many such items were included in the funeral director's bill but were merely costs incurred by the funeral director



and passed on – disbursements – and therefore could be ignored for VAT purposes. The issue is that increasingly there is a move from being a disbursement to becoming a provision and many are ignoring or not considering what a disbursement actually is if you are an agent of your client and you recharge your client for the precise amount paid out.

As soon as the amount charged to the client is different to the precise amount paid out then VAT could become an issue – so, if the funeral director gets a discount on settlement to a supplier and it is not passed on to the client, that payment ceases to be a disbursement, but becomes a service provided and could be a VATable supply.

Again, historically for many funeral directors, the amounts falling into this area could be small enough to be below the VAT registration limits, but with

more clients looking for a one stop shop, and the desire of the funeral director to deliver that excellent service and to improve margins we need to ensure VAT rules are not broken.

There are ways of minimising VAT exposure which may mean registration is not required but some may not be compatible with business objectives. So initial advice is ensuring you familiarise yourselves with VAT notice 701/32 and if in any doubt at all take advice. Partial exemption rules for VAT are quite complex and can work in your favour but getting it wrong can be expensive.

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.



ASK THE EXPERTS

MYTH BUSTERS: Employment laws generate a lot of comment. In this series, Irwin Mitchell is exposing some of the most common myths and explaining the reality behind them.

WORDS: FERGAL DOWLING, PARTNER, IRWIN MITCHELL LLP

MYTH: In order to dismiss an employee, you must follow a particular procedure. If you follow that procedure, you can safely dismiss.

BUSTED: To dismiss fairly you need a combination of one of the five potentially fair statutory reasons, plus a procedure that is fair and reasonable in all of the circumstances. The five potentially fair reasons to dismiss an employee are:

- Conduct
- Capability
- Redundancy
- Breach of a statutory restriction (such as employing someone illegally)
- Some other substantial reason (such as a restructure that is not a redundancy).

If you do not have one of these reasons to dismiss, then the dismissal will be unfair, even

if you follow an otherwise fair procedure.

Once you have established one of the reasons you must act reasonably before dismissing. This means that you have to do such things as investigate properly, consider alternative penalties, act consistently and generally act reasonably and fairly. This is where a procedure comes in.

Generally, you will be expected to investigate before holding a disciplinary hearing. This will usually involve giving the employee any evidence gathered and giving them the time to prepare for the hearing. At the hearing, the employee should be given the opportunity to put his side of the story forward and to challenge the evidence.

Any penalty should reflect the seriousness of the act. If you dismiss, you must give an opportunity to appeal.

The ACAS Code of Practice on Discipline and Grievances is a good starting point and you should have your own disciplinary policy, which follows its principles.

In redundancy situations,

you will usually be expected to have a fair selection process and consult with the employee (or representatives in a collective redundancy situation).

The fear of dismissing staff is often associated with worries about being hauled before an Employment Tribunal and accused of unfair dismissal. This is often unfounded.

■ For a start employees with less than two years' service do not have unfair dismissal rights, apart from exceptions generally around equality and discrimination

■ If you have a fair reason, reach a reasonable decision, and follow a fair procedure, you can confidently dismiss. The way to avoid to employment claims is to act fairly and reasonably at all times, not to just slavishly follow a procedure.

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TERRORISM GUIDANCE

Following terrorist attacks in the UK, guidance has been produced to help businesses to prepare for the worst.

"Recognising the Terrorist Threat" has been published by the Government's National Counter Terrorism Security Office. It was updated to take into account the changing nature of the terrorist threat and the trend towards low-tech attacks perpetrated by individuals with weapons or vehicles.

Much as it may seem difficult to prepare for these types of event, this straightforward advice outlines what businesses can do.

The guidance includes a wide range of useful information including descriptions of different types of threat, which could affect citizens, e.g. chemical, biological, and radioactive. There is also guidance on mail handling and dealing with suspicious items.

There is a section with further information and advice, which has links to the National Counter Terrorism Security Office, the Centre for the Protection of National Infrastructure, and to subjects such as CCTV and managing the risks from terrorism.

TIP: The guidance includes practical advice which staff can be made aware of, known as the "stay safe" principles.

NOTE: The three principles are "run, hide, tell", i.e. run or escape if you can, otherwise hide, and when the chance arises, pass on key details to the police. Read the guidance for full details: www.gov.uk/government/publications/recognising-the-terrorist-threat

Do you have a business continuity plan?

What would your business do in the event of a crisis, such as temporary closure of your premises due to a fire or flood?

Having a business continuity plan (BCP) in place will enable your business to manage a crisis, so that it does not become a disaster. The aim is to keep the business running with the minimum disruption to

staff and customers. The BCP needs to be a practical document that is relatively easy to pull together and easily referred to. It should identify for each risk, such as loss of premises: the planned response, the reason that the response is preferred, and an alternative response.

Visit the members' secure area for a sample template.



IT'S YOUR DUTY TO MANAGE ASBESTOS

Following the introduction of Asbestos Management to the Quality Assurance process, questions have been raised as to the purpose and complexity of the regulations. As contained in regulation 4 of the Control of Asbestos Regulations 2012, if you own or have responsibility for the maintenance or repair of premises if they were built before the year 2000, then you have responsibility for protecting others who work at the premises from the risks to ill health that exposure to asbestos causes.

This requires you to carry out your "duty to manage asbestos" by following the four essential steps:

- Find out whether the premises contain asbestos (if built after the year 2000), and, if so, where it is and what condition it is in. If in doubt, materials must be presumed to contain asbestos.
- You must always assess the risk

from asbestos present in the premises

- Make a plan to manage that risk and act on it

- Provide this information to other employers (e.g. building contractors) who are likely to disturb any asbestos present, so that they can put in place appropriate control while the work is being done

If you identify that the asbestos-containing materials (ACM) need to be sealed/encapsulated and are high risk (e.g. pipe insulation and asbestos insulating panels) you must employ a licensed contractor. If they are of a lower risk (e.g. asbestos cement sheets and roofing) then an unlicensed but competent contractor may carry out this work.

Further information can be found at www.hse.gov.uk/asbestos/managing/index with a sample plan and checklist (used by the HSE) on the members' secure area on the SAIF website.

MENTAL HEALTH IN THE WORKPLACE

Simon Bloxham, Health & Safety Strategist for Safety for Business

Mental health issues are widespread in the UK today, with one in six people experiencing a mental health problem in any given week. These issues are commonly experienced throughout individuals' working lives and could be due to a number of factors, including stress, anxiety, pressure and depression. A recent study conducted by the Mental Health Foundation and employee benefits provider Unum surveyed 2,000 people who are in work and found that the majority of them are living with a mental health condition.

These worrying figures highlight the enormity of the issue and make it clear that mental health has a negative impact on both employees and employers. Mental health is costly to employers, with research from the mental health charity Mind finding that 21% of respondents said that they had called in sick to avoid work. When asked how workplace stress affected them, 14% had resigned due to workplace stress and 42% had considered resigning. In order to increase employee retention, it would greatly benefit employers to place a stronger focus on mental wellbeing in the workplace, by ensuring that measures are put in place to support employees.

For employers to be able to offer their employees support with their mental health and wellbeing they need to be better educated on the signs and symptoms of mental health issues. If employers focus on how they can create an inclusive workplace where employees feel that they are able to disclose any mental health problems, they will be able to offer better support.

In a survey by the Mental Health Foundation, 58% of respondents who have had a mental health problem in the last five years had decided to disclose this to their employer. Just over half of the respondents (54%) reported a mainly positive experience. However, 15% reported a mainly negative experience and 29% of respondents who had chosen to disclose said that they had experienced direct discrimination on mental health grounds.

Mind also found that 56% of employers who were surveyed



would like to do more to improve staff wellbeing but don't feel that they have the right training or guidance. Many managers feel that they cannot relate to employees who are experiencing mental health issues due to having not experienced them themselves. It has been found that managers who have experienced mental health issues could be a valuable resource to employees. Managers who have experienced mental health issues have been found to be more confident when dealing with employees who are suffering with similar conditions and are able to offer them greater levels of support.

Work-related stress is defined as "a harmful reaction people have to undue pressures and demands in the workplace".

Workplace mental health issues are often associated with stress. Exposure to high levels of stress at work can cause emotional symptoms such as depression, tearfulness, withdrawal, mood swings, loss of motivation or concentration and behavioural changes, such as smoking, drinking, drugs, changes to eating or sleeping habits and nervous behaviour.

Poor employee mental health arising from stress can cost a business time and money in lost productivity and sickness absence.

Legislation

All employers have a general duty to look after the welfare of employees under the Health and Safety at Work etc Act 1974 and to assess and manage risk to their staff under Management of Health and Safety at Work Regulations 1999.

This includes assessing and minimising the risk of stress-related illness.

Guidance

Knowing what you can do as an employer to tackle work-related mental health issues can be tough. The HSE has produced Management Standards for Work Related Stress. This sets out six key areas to look at:

- **Demand:** Workload, work patterns and work environment
- **Control:** An employee's say in how they do their job
- **Support:** Encouragement and resource provision
- **Relationships:** Promoting positive working and avoiding conflict e.g. bullying/harassment
- **Role:** Helping employees understand their role and responsibilities
- **Change:** Management and communication of change

Practical advice for your workplace

- Demonstrate good practice
- Use a step-by-step risk assessment to assess your workplace
- Promote discussion
- Promote working in partnership with employees to decide on practical improvements
- Focus on underlying causes
- Help employees to get to the root cause of stress in the workplace

Help is at hand – get the best from your SAIF approved health and safety advisors. Talk to Safety For Business free of charge, 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 you to see how you are doing when it comes to compliance. This is free of charge, apart from travel costs.



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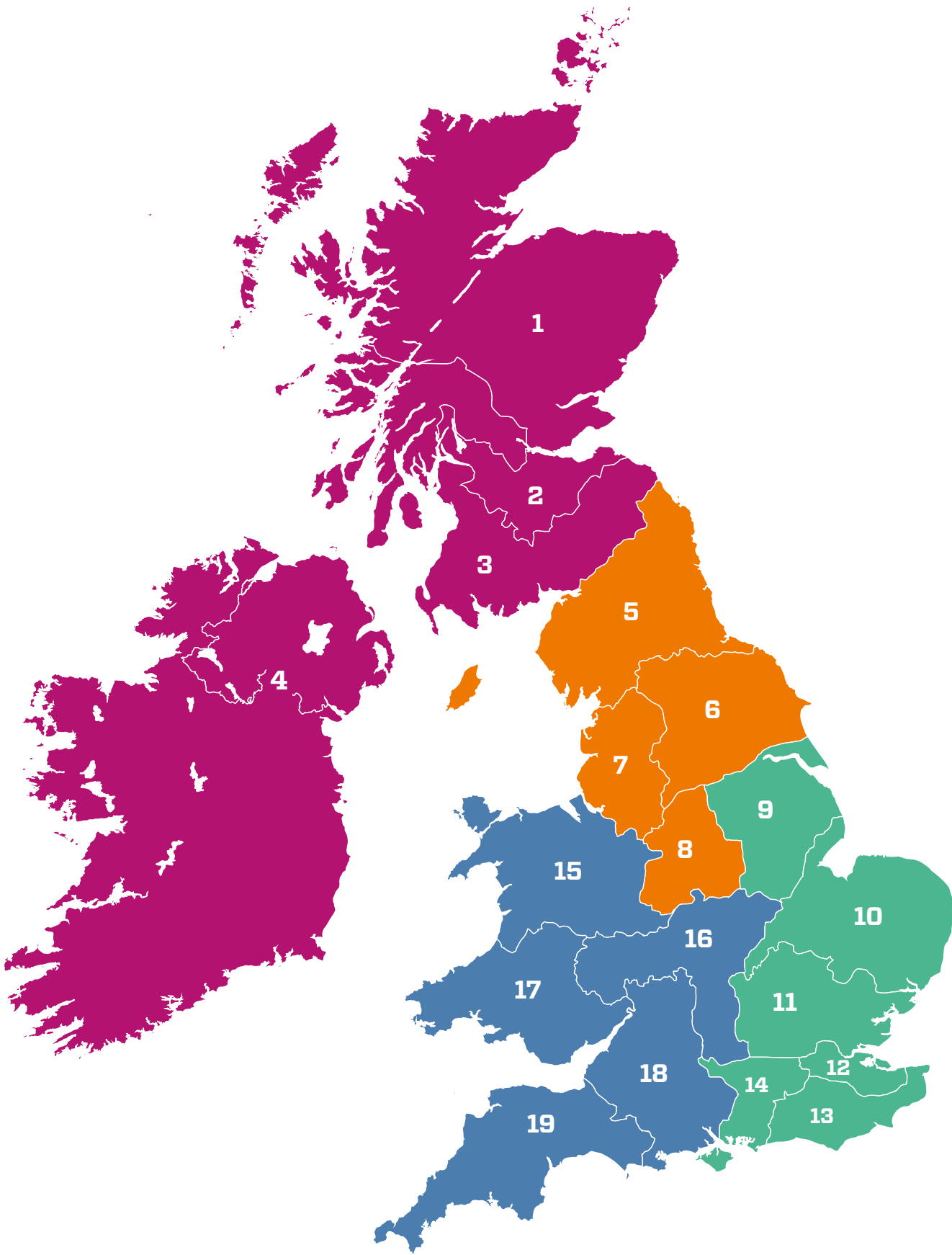
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The map shows the numbered regions that our Regional Sales Managers (RSMs) cover. See the RSM list opposite for your region and their contact details. You can get in touch with your RSM regarding anything you need to know about Golden Charter.

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.

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