



Insight

**BUSINESS
SUCCESS WITH
SOCIAL MEDIA
PAGE 10**

**EXCITING NEW
UPDATES FOR
LOCALFUNERAL.CO.UK
PAGE 33**



PLUS

“LET’S MAKE OUR FUTURE SAIF!”

**NATIONAL PRESIDENT ALUN TUCKER
WILL BE PUTTING MEMBERS AT THE
HEART OF HIS TERM IN OFFICE**

Create the independent future you want.

While SAIF represents you on the issues that matter.

We know how much you value your independence.

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

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

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

SAIF
INDEPENDENT
FUNERAL
DIRECTORS



Insight

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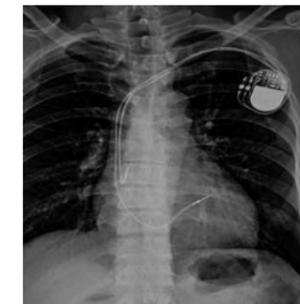
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CONTACTS

PUBLISHERS

SAIF

SAIF Business Centre
3 Bullfields, Sawbridgeworth
Hertfordshire CM21 9DB
Telephone: 0345 230 6777

National President:
Alun Tucker
aluntucker@hotmail.com
Chief Executive:
Terry Tennens
terry@saif.org.uk
Scottish President:
Paul Stevenson
paul@funeral-scotland.co.uk

GOLDEN CHARTER

Head Office
Canniesburn Gate
Bearsden G61 1BF
Telephone: 0141 942 5855

Chief Executive Officer:
Suzanne Grahame
suzanne.grahame@goldencharter.co.uk

EDITORIAL

Claire Day, co-editor
claire@saif.org.uk
Michael Fern, co-editor
michael.fern@goldencharter.co.uk

PRODUCTION

Produced by:
Connect Publications
(Scotland) Ltd
Managing Editors:
David Cameron
david@connectcommunications.co.uk
Roisin McGroarty
roisin@connectcommunications.co.uk
Design: Ryan Swinney

ADVERTISING

Advertising sales:
Jane Deane
jane@connectcommunications.co.uk
Telephone: 0131 561 0020

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From Facebook...

...to face-to-face.

Posts can be a great way to open up the conversation about funeral planning

Social media gets everyone talking. Facebook can be a great way to start the conversation about funeral planning, and engage people with interesting content.

There are lots of ways you can encourage people to comment, like and share your posts – from posing questions to get them thinking, to setting up polls to get them involved.

For inspiration and ideas to help you take the conversation further, you'll find sample content and Facebook posts to download on the Golden Charter portal mygoldencharter.co.uk



FUNERAL PLANS FROM
Golden Charter
Smart Planning for Later Life



TERRY TENNENS
SAIF CHIEF EXECUTIVE

SAIF Care is now up and running!

You may ask what SAIF Care is? It is a client bereavement counselling service.

SAIF has teamed up with Professional Help, led by Catherine Betley, who has extensive experience across a national bereavement organisation delivering training in bereavement services. SAIF Care is in fact an extension to the heralded free benefit to all SAIF members and their staff, SAIFSupport, a confidential support and counselling service to all our professionals.



Similarly, SAIF Care will be delivered by Professional Help who provide a telephone service 9am-9pm Monday to Friday, email, online video counselling as well as accredited one to one counselling sessions. Each client is offered up to **six free sessions of bereavement care** or counselling.



The new SAIF Care logo for your window, website and stationary

We are truly excited by the delivery and potential of SAIF Care – which offers incredible value with an opt in subscription service.

Firstly, it offers end to end care for not only the deceased but their next of kin, in these days of awareness toward good mental health and wellbeing. Your clients are in good hands during the care support and therapeutic process.

Secondly, we have branded this service and one goal which we are delivering on is immediate access to support. With increased waiting times across organisations, this was a need SAIF Care seeks to address.

Thirdly, this service has been branded with its own logo, and we have no doubt this can offer a competitive advantage to member firms who adopt this service. With more than 130 firms already subscribed, you can join at any time to offer this service to your clients week in week out.

Please contact the SAIF Business Centre for more details of how to join this week on 01279 726 777 or email info@saif.org.uk

General Data Protection Regulations (GDPR)

GDPR comes into force on 25 May 2018 and every organisation across the UK that holds personal data, whether clients, members or pupils will need to comply with these new laws.

SAIF has collaborated with Golden Charter's Risk and Compliance team and together we have produced a series of one pager guidelines and templates. SAIF has sent these to members. Should you have questions or concerns, we would encourage you to see the resources available on the members' area of the SAIF website as well as the recorded webinars we have held over the past few months.

With the regional meetings commencing next month, please attend as we will be briefing members and taking questions at these gatherings. Also, please see the list of Golden Charter's masterclasses (page 13) which will also be occurring over the next two months.

Annual General Meeting (AGM)

At SAIF's AGM, more than 50 delegates were trained by Vicky Walker from Alzheimer's Society to become Dementia Friends. With 850,000 people living with dementia and it predicted to become the leading health challenge across the UK, SAIF has commenced a strategic partnership with Alzheimer's Society to

train 5,000 Dementia Friends among the staff of our members firms. It takes eight minutes watching a video to understand the core five principles. During our regional meetings we shall be explaining the benefits to your staff and your business of becoming a Dementia Friendly business.

SAIF Scotland & Executive Committees

Finally, SAIF Scotland (members outside Scotland are welcome to participate in relevant workgroups) has commenced a series of workgroups covering themes from technology, member support services, innovation, making the most of funeral plan marketing and education (page 29). We would be pleased for members to participate and contact each workgroup leader with expressions of interest.

With new Executive Committees in SAIF we are here to support our members, so please be at liberty to approach Executive members. Equally, we need your engagement, the rallying cry at SAIF's recent AGM was 'unity' – the more we are together, the stronger we shall be!

So let us make history together for independents across the UK!

Best wishes,

Terry Tennens
Chief Executive

terry@saif.org.uk

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Fax: 01702 312736

www.saifresolve.co.uk



SUZANNE GRAHAME
GOLDEN CHARTER CHIEF EXECUTIVE OFFICER

Regulating and innovating

I'm returning from my first SAIF AGM at Brighton. A terrific event, and for me another wonderful learning opportunity. I've been so impressed by the generosity of the Independents who have given me so much of their time and shared with me so much information about their experiences running a traditional business in a fast-changing market.

The entire weekend was very worthwhile with strong educational elements, including a workshop on GDPR and a thoughtful presentation by Funeral Planning Authority (FPA) CEO Graeme McAusland. I was particularly pleased to hear that SAIF recognises the benefits of FPA registered companies. Consumer confidence will be key in the years ahead, and FPA registered providers' additional protections will help individual funeral directors' brands stand out in a cluttered market.

I was honoured to be asked to speak to the assembled delegates and, as I'm very much still the new girl, I shared some thoughts gathered from my consultations so far. I'm desperately keen that the company I lead makes all strategic decisions based on a full understanding of external factors and how they impact our owners' firms.

The most common thread running through the presentations, whether from SAIF, the FPA or Golden Charter, was incoming fallout from future regulation.

In Scotland the future is largely mapped out. Regulation and potential licencing of the funeral profession are imminent. There already exists a Statutory Order which expects to see regulation enshrined in Scottish law by 2019. The exact when and how only

remain to be ironed out. The consensus from the weekend's speakers was that the rest of the UK will follow the same path, and if the timeframe for the rest of the UK is not driven by Westminster, it may well be driven by competition and market forces. Regulation normally provides useful protections for consumers and providers alike and we should all welcome increased standards, but it will also impact the shape of the future. Every speaker alluded to the potential threats it may bring.

One of the factors that encouraged me to join Golden Charter was the opportunity from entering a stable sector where demographic trends are running with us as population growth, increased immigration and extending life expectancies will bring market growth potential over the short to medium term. Still to be shaped are the products and services that will be needed, both at-need and pre-need. The funeral profession is on the cusp of significant change and regulation will be just one component that defines its shape.

Costs will rise with regulation, they always do, and that will expose a space in the market for alternative models built from a green field with no legacy processes and no cultural heritage to inhibit thinking. Innovators and disrupters from outside the traditional funeral profession will look at the new landscape and, harnessing the latest digital technology, will marry a proposition to emerging consumer preferences.

Those who have been in the profession for a lifetime may be appalled, that's what happened in many other sectors, but that dismay will not slow the pace of change. For

a recent example look at Toys R Us: a classic market disrupter of the 1980s which understood that customer choice, mass distribution logistics and sheer scale would destroy the boutique model employed to sell toys previously. Toys R Us ignored the consumer digital revolution and 35 years later is history. We cannot ignore families' evolving behaviours. The imperative is for us to find ways to harness those changes.

Golden Charter began as a simple vehicle to administer pre-paid funeral plans on behalf of independent funeral directors. Whilst doing that better than anyone else remains our number one priority, it is clear that in tomorrow's world we will also have a role to play in supporting the independent sector to access the digital world of the aggregator on your own terms.

LocalFuneral.co.uk does just that. It is a unique new at-need service, letting families find assistance not only through an online search, but also in the form of an immediate assistance number to put them instantly in touch with their local Independent. SAIFCharter members are already benefiting from this new form of at-need support, and feedback from the pilot is leading to improvements all the time (see page 33).

Brighton was an amazing experience. The dedication, the energy and the engagement were clear and, most encouragingly, we all understand that unity across the independent sector is what will give us the strength to land on each of our objectives.

suzanne.grahame@goldencharter.co.uk

'Could do better'

In today's environment, staff training is vital and the Independent Funeral Directors (IFD) College is always on hand to help businesses and their employees.

For more than 20 years, the virtual college has been providing essential vocational training for SAIF members. Firms up and down the UK have benefited from the IFD College and, with possible industry regulation, there has never been a better time to future-proof your business.

Chris Parker, IFD College Chair, believes Independents need to be proactive in supporting staff.

Speaking exclusively to *SAIF Insight*, Chris said: "Could do better" was always the last comment on every one of my school reports and it wasn't until I entered the workplace, engaged in something I really wanted to do, that I understood the value of learning.

"Once I began my training as a nurse I attacked my textbooks with the vigour and enthusiasm which would have surprised every teacher I ever had. The same can be said of many people who were reluctant learners at school but will willingly embrace vocational training. Sometimes, simply being able to apply theory to an everyday task makes the learning process easier.

"We all learn in different ways and for many in this profession a more



practical approach is the method that suits them best.

"At the IFD College we aim to include all abilities and all learning styles. For example, if you are comfortable with writing an essay that's fine, but it's also fine if you simply want to talk to your assessor and explain how you do something, either face to face or by sending in a short video clip. We will always do our best to accommodate you.

"There are still a few, dare I say it, dinosaurs dotted around this profession of ours. Those who believe that formal training is unnecessary. They take the attitude 'I learned this business from grandad and dad so I can pass on the knowledge to my son' or worse, 'what if I train them and they leave and go to work for somebody else?'.

"Well, the answers are pretty simple: grandad didn't work in the profession we have today, with all of the associated rules and regulations that we need to comply with. Times have changed

and we, as professionals, need to move with them or risk losing out to our competitors. In grandad's day we were little more than a cottage industry or a secondary occupation for the building trade. I would also add, what if you don't train them and they do stay?

"Training your staff is a twofold benefit to your business. It shows commitment to best practice and investment in your staff. It also encourages your staff to know that you value them and are prepared to invest in them. Employees who feel valued perform better and show greater loyalty. So it's a win-win situation.

"At the IFD College we recognise that the cost of training can be a financial burden which is why we make discounts for SAIF members and also offer training in bite sized units. Even if you can only afford to pay for one or two units a year it is vastly better than no training at all.

"Last year, we introduced Membership of the IFD College, open to all learners who have achieved the IFDC's Certificate in funeral practice or the BIFD diploma. This encourages our students to keep learning by attending CPD events during the year. In order to be able to use the post-nominal MIFDC, we ask for a very modest 12 hours CPD a year. It is easily achievable and will say much about you, your staff and your business.

"As a child, my late father would ask me every night: 'What have you learned today, Christine?' I still ask myself that question every night before I sleep. Try it, you will be amazed. We begin to learn on the day we take our first breath and we only stop learning the day we take our last one. Learning is a lifetime commitment."

IFD College schedule

| | | |
|--|--|---|
| <p>Course: HS1-2 Health & Safety for Funeral Staff Date: 22 March 2018 Time: 10.00 - 16.00 Location: Glasgow</p> <p>Course: G1-2 Foundation - Funeral Practitioner Date: 27 June 2018 Time: 09.30 - 12.30</p> | <p>Practitioner Date: 26 April 2018 Time: 10.00 - 16.00 Location: Glasgow</p> <p>Course: G1-2 Foundation - Funeral Practitioner Date: 27 June 2018 Time: 09.30 - 12.30</p> | <p>Location: ifdcollege Llanelli</p> <p>Course: HS1-2 Health & Safety for Funeral Staff Date: 27 June 2018 Time: 13.00 - 16.00 Location: Llanelli</p> |
|--|--|---|

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

Chris Parker



GENDER PAY GAP REPORTING

It is hard to escape the media coverage on pay differentials between men and women, as highlighted by new reporting requirements implemented to coincide with the 100th anniversary of women beginning to have the right to vote. This new legislation is in direct response to the failure of the Equal Pay Act to deliver pay equality when it was introduced in 1970.

Golden Charter is among 9,000 organisations across the UK with more than 250 employees which will publish a set of statistics on both their company and Government websites detailing the pay gap between men and women within their organisations.

Lesley Weir, Head of Human Resources at Golden Charter, said: "We undertook a thorough

analysis of our workforce and, while there is work to do, the results are encouraging. We have a strong representation of women in our business, including a high proportion in management roles, and pay men and women equally for doing the same roles. We understand the reasons for our gaps which,

like many companies, are predominately due to the types of roles held by men and women."

Suzanne Grahame, CEO, said: "We are proud of our ability to attract and retain a diverse and engaged workforce. I was reassured to see plans were already in place to create the

environment that will allow us to ensure equality of opportunity for all. This report provides us with useful additional insight to augment those plans."

Lesley added: "While it is not likely independent funeral directors will be required to submit a report, the underlying principles of treating people fairly, in this case through what men and women are paid, are important to any business. This new legislation is having the desired effect and is increasing the confidence of women to speak out about inequality."

More details will become available online at goldencharter.co.uk To find out more about pay equity for your business or employment law in general, visit acas.org.uk



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Jo working on one of the voiles with some of the designs hanging in the background

Window displays add a seasonal touch of colour

Colourful Coffins has launched a series of stunning seasonal voile window displays especially for funeral directors.

Featuring beautiful spring blossoms, sun-kissed summer scenery, autumn leaves and wintery scenes, the printed voile panels are crease-free, easy to hang and machine washable. Each season has 10 different designs to choose from and Colourful Coffins also produces special voile designs for occasions such as Remembrance Day.

In addition, funeral directors can opt for bespoke designs, featuring their logo or company colours.

Managing Director Mary Tomes said: "The voile display panels are very pretty and adaptable. They can be used either as a fabulous backdrop to set off a window display or simply be hung at the front of the window. The feedback from funeral directors has been fantastic, they like being able to use them to create their own special occasion displays and know that their windows will always look fresh and up to date."

Among the first to try out the voiles was Martin's Funeral Directors from Preston with the Remembrance Day poppy design, which they then followed up with a winter scene.

Owner Martin Wootton said: "The response has been excellent; we've even had people asking where they can buy them. The voiles are extremely easy to hang and they really transform a front window."

"Catching someone's eye as they walk past is always a challenge. These allow us to update the windows regularly; they provide a real welcome and have become quite a talking point as people want to see what we're doing next."

For more details, please visit www.colourfulcoffins.com

Business success with social media

Funeral directors have an increasingly wide range of options to engage with families online, through social networking and multimedia content.

Social media functionality has grown over the years, and people can use Facebook rather than a search engine to find businesses they wish to use. The recent updates and reviews available on Facebook can be an advantage over older, more static websites.

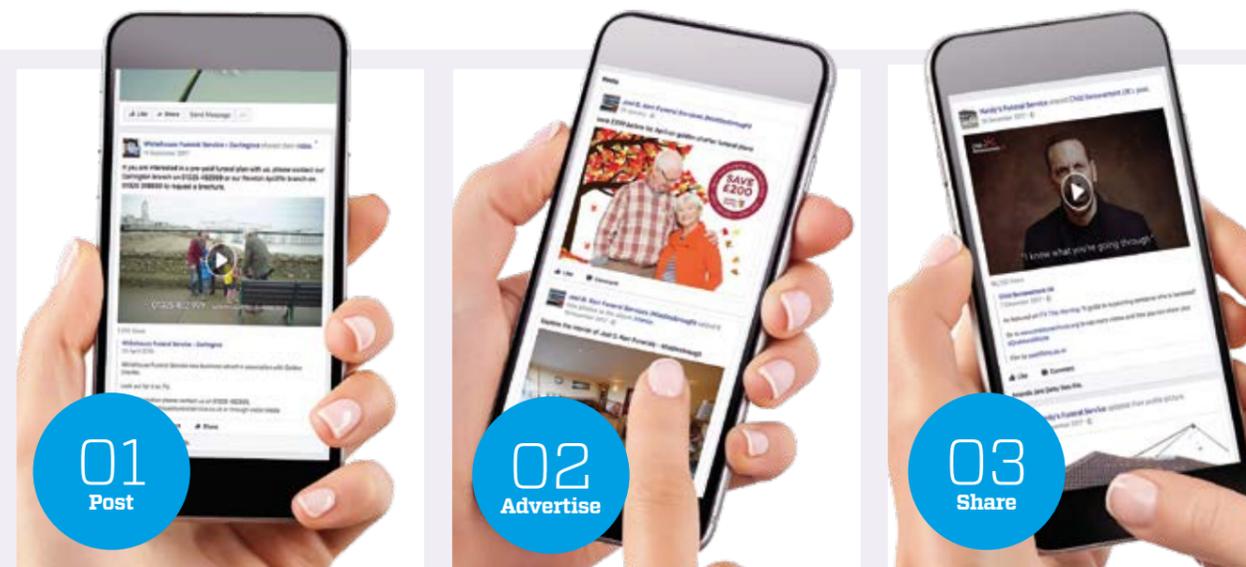
Paul Hodgson, Golden Charter RSM, said: "Social media is becoming omnipresent, and Independents can take advantage of that in various ways, from engaging with the local community and keeping people up to date, all the way to paid adverts targeted by age and area."

"If you're currently doing a campaign for funeral plans via leaflet drops or newspaper adverts you may

like to use Facebook to strengthen visibility locally, and the best part is you choose the budget you wish to set. Facebook doesn't give you a price for an advert like a newspaper. If you wish to spend no more than £5 per day over seven days for your Facebook advert, then no more than £35 is what you'll spend."

What can Facebook do for your business?

- Connect you with your local community
- Cost effectively promote your brand locally
- Keep your families up to date with local events and information
- Extensive targeting to reach those who are more likely to require your services



For newcomers, learning to use Facebook for business is simple. There are three key things to remember

Talk to your local Golden Charter representative if you would like to hear more about utilising Facebook, Twitter and Instagram.

With Golden Charter's advert having also returned to screens, the company has supplied

Independents with a link that can be used online. The advert encourages people to plan ahead by focusing on the role of the independent funeral director in Golden Charter's work; embedding or linking to the advert on your

website is a simple way to use your online presence to promote plans to local families. Details of how to download or embed the video can be found in *Goldenews 125*, or speak to your local Golden Charter representative.

FFMA: Annual General Meeting summary

The Funeral Furnishing Manufacturer's Association (FFMA) held its slightly delayed AGM on Wednesday 17 January 2018 where its long-serving National President David Crampton officially retired and handed over the chain of office to Adam Masters of Tributes Ltd. David served the FFMA for 35 years as a member and 18 years as its President, and is now a life-long honorary member.

Adam Masters has served on the executive committee and coffin certification working party for the last four years and was proposed by Alan Daws, who unfortunately due to ill health was unable to

take up the position of National President. Members voted unanimously to increase FFMA membership fees and implement the annual licence fees for coffin certification. The greater income will help the association evolve and is in order to ensure it can meet all of its commitments.

Adam said: "It will be a busy year as we look to make changes to encourage a broader membership base, and become the association that represents the interests of all suppliers of goods, services and funeral requisites to the funeral industry."

"I will also be focused on engaging with government and kindred associations to gain their understanding and endorsement of the coffin and caskets certification initiative."

During the AGM, new members joined the executive committee including Steve Sout from Steve Sout Ltd, Anthony Hill from Somerset Willow, Philip Halliday from Halliday Funeral Supplies and Robert Meney from The Co-operative Funeralcare.

For more information, please contact: Adam Masters (FFMA President), adam@tributes.ltd.uk



David Crampton and Adam Masters

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|---|--|---|--|

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LIFE-SAVING DEVICES IMPLANTED IN AFRICA



WORDS BY BALASUNDARAM LAVAN, FOUNDER OF PACE4LIFE

Between 9 and 27 February, Pace4Life and partners Project My Heart, Your Heart implanted 24 devices – eight pacemakers in Sierra Leone and 13 pacemakers and one ICD in Kenya.

A global team, led by Prof. Zaheer Yousef, a Consultant Cardiologist of the University Hospital Wales, and Prof. Thomas Crawford, a Cardiologist from the University of Michigan, visited both Sierra Leone and Kenya in order to assess the current facilities and capabilities in both countries while kicking off a long term sustainable programme for pacemaker implantation by training local doctors and implanting devices.

The mission was a fantastic success and teams met and worked with local doctors Dr James Russell (Sierra Leone) and Dr Constantine Okwanalo (Kenya). Both are PASCAR

Fellows who were trained in South Africa and identified as cardiologists who could and would champion pacemaker implantation and reuse on return to their respective countries.

On visiting both countries, the team were very happy with the operating facilities and staff. Prof. Yousef and Prof. Crawford spent a lot of their time teaching the local staff about implantation and sterile techniques etc. By the end of the missions in each country the local cardiologists were implanting devices themselves, so much so, we also reached a massive landmark and implanted three donated/reconditioned pacemakers in Sierra Leone.

It was a first for our joint efforts to create a sustainable programme for pacemaker implantation and a great step building on our previous missions to Ghana and Sudan. As ever, both our Sierra Leonean and Kenyan colleagues were hospitable and welcoming and keen to push

our efforts for pacemaker reuse.

During our visits we were covered by the BBC Radio and TV, please check our Facebook page and YouTube Channel to watch or listen to the clips.

This is just the start of our journey after more than five years' work and I would like to thank you for all your support. The mission was funded by the recycling of pacemakers, without consent forms, for their metals sent by SAIF members. I would like to thank you all for facilitating these and ask for your continued support and now ask that you focus on pacemakers with signed consent forms. So if you haven't already, please sign up via our website, download our instruction pack (NOK permission forms, cleaning, packaging and posting) and support our further missions.

If you have any questions, email lavan@pace4life.org or visit www.pace4life.org to find out the latest developments as and when they happen.



Who will walk away with the cup this year?

Teeing off for annual SAIF golf tournament: players now wanted

SAIF v Associates Golf Match 14-16 June

The annual golf match of SAIF funeral directors versus SAIF Associates will take place 14-16 June at St Pierre Golf Club, Chepstow.

If you would like to participate in the banter, flair and fun of competing for the Gordon Kee Cup, then book now to join the tournament. A package price for accommodation and golf has been secured.

If you are a SAIF funeral director, please contact Gary Neill at gary@danielrobinson.co.uk or call 01279 655477 to find out more and book your place.

If you are a SAIF Associate, contact Brian Hart at brian@saifinsure.co.uk or call 07740



577651 to secure your space.

Organisers welcome new players of any handicap to join this lively competition for the prestigious Gordon Kee Cup and bragging rights for the year. It is an excellent event with laughter and fellowship.



The golf match is held over two days

Donations in memory change lives forever

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



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



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Contact us:
0330 333 0804
enquiries@alzheimers.org.uk
alzheimers.org.uk/inmemory



GDPR masterclasses

GDPR is only two months away, and funeral director masterclasses on preparing for it are running throughout March and April.

The new regulation comes into force on 25 May, putting the spotlight on any business that handles living people's personal information. Funeral directors storing any information about living people – for example next of kin at the time of need, or holders of pre-paid funeral plans – will be affected by data protection rules and must ensure compliance.

The masterclasses, set up by Golden Charter, are open to all independent funeral directors. Running for around two hours, they will summarise the aims of GDPR and explain how to process data collected.

To come along, simply book on a first come first served basis with your local Golden Charter representative.

- 22 March - London
- 23 March - Romford
- 23 March - Heathrow
- 28 March - Cardiff
- 29 March - Taunton
- 29 March - Bristol
- 3 April - Norwich
- 3 April - Cambridge
- 4 April - Canterbury
- 4 April - Maidstone
- 5 April - Bournemouth
- 5 April - Southampton
- 10 April - Birmingham
- 10 April - Derby
- 11 April - Newark
- 11 April - Sheffield
- 12 April - Hull
- 12 April - Manchester
- 17 April - Chester

More information
ico.org.uk is the website of the Information Commissioner's Office (ICO). It contains guidance and support for companies and for the public, as well as options for contacting the ICO.

saif.org.uk contains GDPR support links when you log into the members' area.

saifinsight.co.uk has collected several recent features on data protection which have appeared in the magazine. Use the search bar at the top of the SAIFInsight homepage to look for 'GDPR'.

Dates for your diary:
SAIF Meetings

North East Regional Meeting
Tuesday 10 April 2018
19.00
Durham

North West Regional Meeting
Wednesday 11 April 2018
19.00
Haydock

East Anglia Regional Meeting
Wednesday 02 May 2018
19.00
Newmarket

Devon Regional Meeting
Tuesday 22 May 2018
19.00
Tiverton

Wales Regional Meeting
Wednesday 23 May 2018
19.00
Pencoed

Northern Ireland Regional Meeting
Wednesday 30 May 2018
19.00
Belfast

Yorkshire Regional Meeting
Tuesday 05 June 2018
19.00
Doncaster

Essex Regional Meeting
Wednesday 12 September 2018
19.00
Chelmsford

East Kent Informal Meeting
Tuesday 18 September 2018
19.00
Canterbury

West London/West Home Counties Regional Meeting
Tuesday 25 September 2018
19.00
West Berkshire

Kent/Sussex Regional Meeting
Wednesday 26 September 2018
19.00
Tunbridge Wells

Education Day
Wednesday 31 October 2018
10.00
Leicester

Wales Christmas Dinner
Friday 30 November 2018
19.00
Llanelli

COMMUNITY SPIRIT

Highly skilled craftsmen restore key landmark



Martin Beattie and David Beattie restoring the stone

“WE KNEW WE HAD THE SPECIALIST EXPERTISE TO HELP”



Edinburgh-based William Purves stepped up at the last minute to repair the broken headstone of Greyfriars Bobby's master, one of Scotland's most visited landmarks, ahead of a large memorial event earlier this year.

The repair was donated by the funeral director firm when Chairman Tim Purves heard that the City of Edinburgh Council would be unable to repair the stone for a memorial event to mark the 160th anniversary of John Gray's death.

Tim, who is the fifth generation of the Scottish family firm, contacted the council to arrange a memorial repair in time for the anniversary event.

Tim said: "We're delighted to share our specialist expertise for this well loved landmark."

"Like many Edinburgh folk, I thought it would be a shame for the dignitaries to celebrate this anniversary around a broken headstone and knew we had the specialist expertise to help out"

The team of highly skilled craftsmen provided memorials and stonemasonry expertise across the country from their

base in the Scottish Borders. Most recently, the team co-ordinated repairs to notable heritage graves in Peebles and Jedburgh and as well as regularly providing memorial work for the 27 branches in the William Purves group.

A few weeks later the group donated its services to another of the capital's almost-forgotten personalities - see the article on the opposite page.

The legend of Greyfriars Bobby dates back to the late 19th century. The Skye terrier is said to have kept a constant guard over the grave of its owner John Gray, also known as Auld Jock, in Greyfriars Kirkyard for 14 years. A memorial to the dog and his master's grave are among the capital's most visited landmarks.

News of the rescued stone prompted an international response with messages of thanks from tourists, dog lovers, residents, heritage groups and locals alike and was covered in the national and regional media.

Memorial stone at last for painter of Greyfriars Bobby's portrait

146 years after his death, Scottish artist John McLeod was finally given a memorial stone for his resting place in Edinburgh's Old Calton Cemetery, thanks to William Purves Funeral Directors.

The Independent firm came to the rescue just weeks after it helped to restore the headstone of Greyfriars Bobby's master.

Famed for his painting of Greyfriars Bobby, which hangs in Greyfriars Kirk visitor centre, John McLeod is one of the capital's many almost-forgotten residents and yet his portrait of the world famous terrier is one of the city's most visited attractions.

The artist presented the portrait to Old Greyfriars Kirk's minister, Dr Robert Lee. Lee and James Brown, the kirkyard superintendent, died in March

1868 within a day of each other, and in 2006, actor James Cosmo unveiled a memorial stone for Lee during the launch of the movie *The Adventures of Greyfriars Bobby* in which he played Brown.

The One o'Clock Gun Association, whose remit is to commemorate almost-forgotten local heroes, organised a similar memorial event for McLeod. George Robinson, Secretary of the One o'Clock Gun Association, said: "John McLeod who had a large family to support was one of the city's hard-working residents whose graves are unmarked but not forgotten. We're delighted

that an Edinburgh based family firm of funeral directors has donated a memorial stone to the artist, whose painting is a valuable asset to our city."



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Research reveals average age for planning a funeral

Research by the Funeral Planning Authority (FPA) has revealed the average age a person thinks about their own funeral is 51.

The report was featured in a recent online article by Moneywise, a magazine dedicated to finance.

Speaking to Moneywise Graeme McAusland, FPA Chief Executive, said: "We're encouraged that so many of those over 40 aren't shying away from making arrangements for their own funeral - including the financial implications."

"While it can be prompted by a sad occasion and feel like a foreboding task it does ensure that people's wishes are carried out and financially prepared for."

The FPA is an organisation set up by the industry to regulate UK providers of pre-paid funeral plans.

Graeme, who featured prominently in a previous issue of SAIFInsight, added: "As the regulatory body for the pre-paid funeral planning industry our aims are to raise the standards of provider behaviour in line with our rules and code of conduct, and protect consumers by ensuring the industry is focused on their needs and interests."

"Not all providers are FPA registered so it is important that consumers know about the FPA and understand why they should buy a plan from a registered provider."



Graeme McAusland

Former Marine's suffering eased by funding for special treatment



Harris Tatakis

Independent funeral directors and Golden Charter have been working to raise money for The Royal British Legion and Poppyscotland throughout the year. This is one example of how the charity's work supports the Armed Forces community.

Harris Tatakis was on tour in Afghanistan when his Land Rover drove over an improvised explosive device.

The blast shattered the Royal Marine's left leg, shin and ankle, broke his right foot, ruptured his eardrums, and caused brain damage.

His leg would heal over time, but the damage to his ear drums resulted in tinnitus.

"The blast ruptured both ear drums and the audio processing part of my frontal lobe was damaged as well," said Harris.

"Having both a head injury and a physical injury to both ears is so complicated because if it's just hearing loss it's quite easy to rectify, but when you've got an audio-processing injury as well it's been hard. It's physically draining and tiring. I spent two years having three or four appointments



Harris in Afghanistan

a week. With hearing loss you can use hearing aids, but with tinnitus there is no cure and that's the biggest frustration.

"I got it to a level where I could live with it, but it never went away. Then after a medication mix-up last year after a knee operation I had a bad reaction and my tinnitus just went through the roof."

"For about a year it really was ruining my life. I couldn't get out, I couldn't tolerate people around me and I was desperate. I knew what was available on the NHS and I had tried it all before."

"Tinnitus is like having a dentist drill constantly in your ear. Just imagine walking around with that."

"You're trying to work, trying to listen to people and all you can hear is a high-pitched whine, constantly - and that's just during the day. Now try sleeping with it at night - you can't."

"Obviously then your sleep gets affected, which means you start off the next day badly. You can't relax because there is a constant high-pitch whine there. It's so intense that it's actually physically painful as well."

"You can never have peace and quiet again. You are always on edge. It's exhausting and mentally tiring."

"People can't see it so they don't

“IT'S FAIR TO SAY THAT THE TREATMENT - AND INDEED THE LEGION - HAS GIVEN MY LIFE BACK TO ME”

Harris Tatakis

understand why you're in pain or why you can't tolerate people speaking to you, and that's the biggest frustration."

Harris said he was "suffering in silence" with the NHS unable to help him to the degree he needed.

That is until he discovered that a revolutionary iPod-administered tinnitus treatment called 'Levo' had just become available in the UK through The Tinnitus Clinic.

Harris was put in touch with the Veteran's Hearing Fund (VHF), which is managed and administered by The Royal British Legion, and the charity provided the funding for the specialist treatment.

In 2017, Harris became the first veteran in the UK to be treated with the 'Levo' treatment.

"It's fair to say that the treatment - and indeed the Legion - has given my life back to me," added the 39-year-old who lives in Cornwall.

"The Royal British Legion is out there supporting me by paying for the treatment, and I'd encourage anyone in my position to make the most of the help."

"The Legion is here for us whether we're young or old and that's a wonderful thing"

Steven Baynes, Head of Social Policy & Grant Giving at The Royal British Legion, said: "Tinnitus among Service personnel and veterans is poorly understood, and it is likely that many are suffering in silence, unaware of the support that may be available to them."

"While there are a number of treatments available for tinnitus, it is often difficult to identify the appropriate treatment for each sufferer."

"The Royal British Legion is delighted that the treatment Mr Tatakis has accessed through the fund has made his condition more manageable."

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WRITTEN BY SARAH MACLEAN
FUNERAL DIRECTOR/EMBALMER
JOHN FRASER & SON

IEBE: The art and science of embalming

Sarah Maclean
(SAIF representative)

“AT A TIME OF GREAT CHANGE IN EDUCATION AND TRAINING, AS WELL AS IN THE FUNERAL SERVICE... IEBE WILL BE KEPT ON ITS TOES”

The challenges in compiling such an important educational publication for both students and practicing embalmers alike are considerable, and although much of our discussion was positive, it was clear to the board that further work will be necessary. In particular, debate has centred on diagrams and whether these are essential in order to facilitate greater understanding as well as to better serve visual learners.

Our discussions around the new textbook also led us to the particularly on-trend topic of professionalism in the funeral service, to the importance of Continuing Professional

Development (CPD), and to some dialogue regarding future consideration of embalming apprenticeships. Time was also given to deliberating how to ensure the Tutor/Examiner weekend is an attractive prospect and worthwhile for all attending.

At a time of great change in education and training, as well as in the funeral service, it seems that the IEBE will be kept on its toes.

PROFILE:

Sarah Maclean,
SAIF representative,
MA(hons), Dip FD, MBIE
Funeral Director/
Embalmer
John Fraser & Son,
Inverness and
Dingwall

The International Examinations Board of Embalmers

For those of us who do not already know, the International Examinations Board of Embalmers (IEBE) functions as an examinations provider specialising in the art and science of embalming. The board is made up from representatives of the British Institute of Embalmers, the National Association of Funeral Directors (NAFD), the Co-operative Funeral Service Managers' Association, a representative from the University of Edinburgh - Professor Gordon Findlater - and now myself as the representative for SAIF.

My first meeting with the board was held on Saturday 6 January at Anubis House, the headquarters of the British Institute of Embalmers in Knowle. As the responsibilities of the board are broad (from overseeing candidate registration, examination administration and appeals policy to maintaining necessary data protection and equal opportunities) so were the topics covered.

The usual housekeeping was attended to - with roll-call providing an opportunity to introduce myself to those members I had not already met, and apologies from those who had been hampered by the snowy conditions - accompanied by the necessary hot beverages and chocolate biscuits. A report was presented by the IEBE Administrator Scott Grigsby, who the board agreed was doing a sterling job in effecting efficient systems.

Perhaps the most exciting item on the agenda was the new BIE Syllabus and long-awaited textbook. With the draft textbook now circulating around BIE members it seems that we are finally drawing closer to seeing this come to fruition.

Vicki Fraser, proprietor of John Fraser & Son, Inverness and Dingwall, wrote a special report for last month's issue regarding a very successful Doors Open Day. Discover how it went, and the lessons she and her team learned, online at saifinsight.co.uk



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As featured in



Daily Telegraph

Daily Mail

the guardian



BBC

DAILY EXPRESS

'Turns up like a bad penny' – 'more comebacks than Frank Sinatra'

WORDS: ALUN TUCKER, NATIONAL PRESIDENT

Yes, I'm back, and as delighted to be elected SAIF's 27th National President as I was to be elected the 13th back in 2004.

Firstly, on your behalf, I should like to thank my predecessor, Paul Bowley, for his hard work throughout his term in office. Ably assisted on most occasions by Davina, Paul has travelled many miles representing SAIF at regional meetings, dinners and other funeral-related events throughout the United Kingdom, not forgetting his parachute jump for his charity, the British Heart Foundation.

So what can I look forward to during the coming year? Not a parachute jump for sure!

The funeral profession, or industry as many now name it, is a vastly different being from when I wore this chain previously.

The one constant seems to be the Death Certification Reform Bill which has still not been finalised and has a proposed implementation date of April 2019 just eight years later than originally planned.

April will see the implementation of new cremation forms. A sensible launch date rather than the last change on 1 January 2009.

The very important General Data Protection Regulation is an important piece of legislation coming into force on 25 May. Are you ready? With fines of up to 4% of your turnover, can you afford not to be? Also, we have the work of the Scottish Government to monitor and to continue discussions with as they look to change regulations.

If you are uncertain about either of these changes, please speak to the SAIF Business Centre or full details are available on the SAIF website at www.saif.org.uk

I look forward to attending regional meetings over the next few months and representing SAIF at kindred association functions.

Education Day will be held in Leicester on 31 October and I urge you to put this date in your diary now. A worthwhile event with an opportunity to network with Associate members and fellow funeral directors and learn of matters relating to the operation of your business.

Please remember, SAIF is here to support you, but to do so effectively we need to have feedback and communication from the members. Terry, Claire, Angela, Corinne and Sam at SAIF Business Centre will be pleased to deal with any enquiry you may have.

This is your trade association. **Let's make our future SAIF!** ●



Update

NEWS FROM KINDRED ASSOCIATIONS

MOTHERING SUNDAY: REMEMBER THOSE GRIEVING

More phone calls are made on Mothering Sunday than any other day of the year, but what started this tradition and how did it evolve through different countries to the flower-giving festival it is today? And how does it differ from the American term, 'Mother's Day'?

Celebrations of mothers can be traced back to ancient Greeks and Romans who honoured the mother goddesses with festivals. But Mothering Sunday, as we know it, started life in the Christian calendar during the 16th century. This was a Sunday, the fourth Sunday of Lent, where the faithful would return to the 'mother church' – usually the church where they had been baptised or where their family had worshipped.

It became a reason for families to meet again as

so many siblings tended to find work far away from their homes and so, over the years, it changed, in some cases, the only day off for domestic staff. Children and young people (some as young as 10) were given the day off so they could visit their families. The children would pick wild flowers along the way to either place in church or give to their mothers. This eventually changed into the familiar giving of flowers and chocolates to mothers.

As domestic service began to wane, due in part to WWI and women leaving service to work in factories and help the war effort, an American lady called Anna Jarvis started a movement to recognise a day to celebrate all mothers. Anna was inspired by her mother, who had spent most of her life advocating a call for mothers to work together for peace. When her mother passed, Anna

held a memorial ceremony in honour of her and all mothers everywhere. This marked the first such observance at Andrews Methodist Church in West Virginia, where a shrine has been designated a National Historic Landmark. She helped the country start its tradition of flower sending by marking out the white carnation as a symbol of mother's day.

"Its whiteness is to symbolise the truth, purity and broad charity of a mother. The carnation does not drop its petals, but hugs them to its heart as it dies, and so too mothers hug their children to their hearts."

This quickly became the flower of choice to send, which escalated into what some see as the commercialism of mother's day.

When taking the **Diploma in Funeral Service**, we learn that deaths that take place at

certain times of year can be harder to come to terms with as the national marking of days can be a reminder of the death of loved ones. Mother's day especially can be a hard day to lose someone, especially a mother, making it more difficult to get through the stages of grief.

So for all of us, those whose mothers are still here and those whose mothers have passed away, Mother's Day – as much as geography allows – remains a day where children return home to visit mother. It may be to place flowers on a grave, or to introduce a new grandchild. But I think we would all feel that little bit of guilt if we didn't send flowers, a card or at the very least, make that phone call.

BY CLIVE PEARSON,
PAST PRESIDENT, BRITISH INSTITUTE
OF FUNERAL DIRECTORS



SAIF MEMBERSHIP UPDATE

FULL MEMBERSHIP PENDING

Richard Davies/
Gloria Davies/
Dewi Davies
H.O. Davies Ltd
4 High Street
Bangor
Gwynedd
LL57 1NP

H.O. Davies Ltd (branch of above)

10 New Street
Porthmadog
Gwynedd
LL49 9ED
Previously advertised on website. Close date: 19 February 2018

Sam Taylor/
Helen Taylor
Taylor's Independent Family Funeral Directors Ltd
7 Station
Approach
Dorridge
West Midlands
B93 8JA
Previously advertised on website. Close date: 19 February 2018

Darren Macdonald
Darren Macdonald Funeral Directors Ltd

26 Pennyfarthing Street
Salisbury
Wiltshire
SP1 1HU
Previously advertised on website. Close date: 16 March 2018

Anne Wheldon/
Amanda Wheldon/
Paul Blake
South Coast Funeral Services Ltd

1603 Wimborne
Kinson
Bournemouth
Dorset
BH11 9AP
Previously advertised on website. Close date: 16 March 2018

Carl Hogg/Sue Fields/Lee Hogg
Carl Hogg Funeral Service Ltd
49 Heath Street
Golbourne,
Cheshire
WA3 3BS
Previously advertised on website. Close date: 19 February 2018

advertised on website. Close date: 16 March 2018

Daniel Mercer /
Maria Nicolaou
Daniel Mercer Family Funeral Directors Ltd
63 Baring Road
Lee
London
SE12 0JS
Previously advertised on website. Close date: 16 March 2018

Ian Skett/
Darren Faragher
Ian Skett Funeral Service Ltd

186 Sutton New Road
Erdington
Birmingham
B23 6QU
Previously advertised on website. Close date: 19 March 2018

FULL MEMBERSHIP PENDING (SCOTLAND)
Graham Mundell
Annandale Funeral Directors

Victoria House,
High Street
Locumaben,
Lockerbie
Dumfriesshire
DG11 1NG
Previously advertised on website. Close date: 16 March 2018

ACCEPTANCE INTO FULL MEMBERSHIP

Miss B Elrick
Unique Funerals
11a Memorial Road
Walkden,
Manchester
M28 3AQ

Mr R Hollowell
D. Hollowell & Sons Devonshire House Funeral Home
287 Devonshire Road
Blackpool
FY2 0TW

Cleveleys
FY5 4AB

D. Hollowell & Sons (branch of above)
Highfield Funeral Home
497 Lytham Road
Blackpool FY4 1RE

D. Hollowell & Sons (branch of above)

Bank House
Funeral Home
Alexandria Drive
Lytham St Annes
FY8 1JD

ACCEPTANCE INTO FULL MEMBERSHIP (SCOTLAND)
Dom Maguire
Anderson Maguire

15-17 Hamilton Street
Glasgow
G42 0PL

Anderson Maguire (branch of above)

1775 Paisley Road West
Cardonald
G52 3SS

Anderson Maguire (branch of above)

733 Clarkston Road
Netherlee
G44 3XA

Anderson Maguire (branch of above)

403-405
Dumbarton Road
Partick
G11 6BE

Anderson Maguire (branch of above)

1083 Shettleston Road
Glasgow
G32 7PE

Anderson Maguire (branch of above)

189 Springburn Way
Springburn
G21 1DU

Anderson Maguire (branch of above)

53 Main Street
Thornliebank
G46 7SF

ASSOCIATE MEMBERSHIP PENDING
Julian Atkinson/
Ian Handley
JC Atkinson

and Sons Ltd

Sedling Road
Wear Industrial Estate
Washington
NE38 9BZ
Previously advertised on website. Close date: 19 March 2018

ACCEPTANCE INTO ASSOCIATE MEMBERSHIP

Darren Green
TCB Group
Hurst House
15-19 Corporation Square
Belfast
BT1 3AJ

TCB Group (branch of above)
Unit C Roundwood Point
Roundwood Drive

St Helens
WA9 5JD

FULL MEMBER BRANCH CLOSED
Mr J Howell
J Howell & Daughters Ltd
36b Main Street
Alrewas
Staffordshire
DE13 7AA

FULL MEMBER NEW BRANCH

Mrs Lisa Martin
Welham Jones Ltd
164 High Street
Tonbridge, Kent
TN9 1BB

Mr D Bastock
C Bastock (Contracts) Ltd

Century House
100 Stratford Road
Shirley
Solihull
B90 3BH

Mrs G O'Driscoll
G E O'Driscoll & Daughters
67-69 Stepney Street
Llanelli
Carmarthenshire
SA15 3YA

Mr & Mrs Jordan
Willows Funeral Service

17 Station Parade
Eastbourne
East Sussex
BN21 1BE

Mr A Amis
Cromer & District Funeral Services
Amis Independent Funeral Service
37 Bull Street

Holt, Norfolk
NR25 6HP

ASSOCIATES CHANGE OF ADDRESS DETAILS
Mr J Dunn and
Mr I Strang
Beyond
3 Loughborough Street
London
SE11 5RB
(Formerly FuneralBooker)

FULL MEMBER NEW BRANCH (SCOTLAND)

The Manager
Little's Funeral Service Ltd
316 Clarkston Road
Glasgow
G44 3EG

FULL MEMBER CHANGE OF ADDRESS DETAILS/ ADDRESS (SCOTLAND)

83 New Road
Llanelli
SA15 3DS
(Formerly Malcolm J Silcox & Son,
Long Row
Llanelli
SA15 3AX)

FULL MEMBER RENEWED
Mr M Lunt
G & M Lunt Limited
1-13 Camping Lane
Sheffield
S8 0GB
(Business sold)

FULL MEMBER CHANGE OF ADDRESS (SCOTLAND)

Mr D Godding
Mrs H Jones and
Mrs A Bradshaw
and Mr D Godding

Mr D Martin
David Martin (Funeral Directors)
6 North Street
Dunns
Berwickshire
TD11 3AP
(Formerly at 25 Newtown Street
TD11 3AS)

FULL MEMBER NOT RENEWED
Ms W Owen
Firmager Funeral Service Ltd
Owen House
Fairfield Road
New Romney
Kent
TN28 8HS

FULL MEMBER RENEWED

Ms W Owen
Firmager Funeral Service Ltd
Owen House
Fairfield Road
New Romney
Kent
TN28 8HS

FULL MEMBER CHANGE OF ADDRESS (SCOTLAND)

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

SAIF ANNUAL GENERAL MEETING

Support and guidance

WORDS: CLAIRE DAY, SAIF

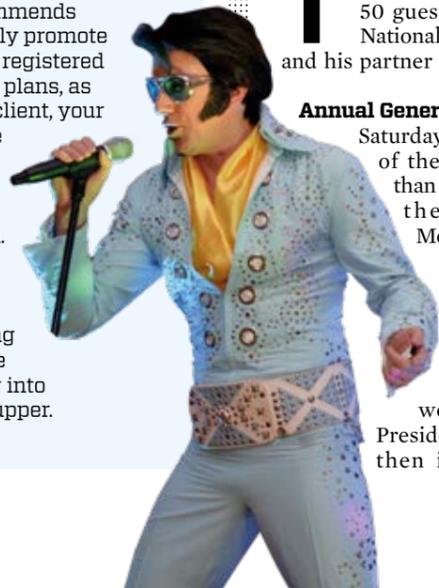


On the Friday afternoon, the first speaker was Vicky Walker, Senior Programmes Officer of Alzheimer's Society, who provided an insight into how dementia can affect the individual. By the end of Vicky's seminar, 50 new Dementia Friends were trained.

For further information on becoming a Dementia Friend, visit www.dementiafriends.org.uk or contact the SAIF Business Centre on 01279 726777.

Following Vicky, members enjoyed a presentation by Graeme McAusland, CEO of the Funeral Planning Authority (FPA), who explained the background to the FPA, along with the regulation of current providers and the group's strategy - that the FPA becomes a kitemark for funeral planning regulations. The SAIF Executive Committee recommends that members only promote and conduct FPA registered company funeral plans, as it is a risk to the client, your company and the market at large not to comply with this recommendation.

That evening saw some 100 guests singing and dancing along to an Elvis tribute act while tucking into a fish and chip supper.



Delegates at the 2018 AGM



Suzanne Grahame, Golden Charter CEO



Justin Burgess

Full coverage of the SAIF weekend, 9 to 11 March 2018

WORDS: CLAIRE DAY, SAIF

The 2018 SAIF Annual General Meeting and Banquet Weekend at the Grand Hotel, Brighton, started with the Friday Associates, Past Presidents and Officers lunch where some 50 guests were welcomed by National President Paul Bowley and his partner Davina Docherty.

Annual General Meeting

Saturday was the working side of the weekend with more than 110 members attending the Annual General Meeting (AGM).

The day began with an introduction from SAIF's Chief Executive Terry Tennens and National President Paul Bowley welcoming the guests. President-elect Alun Tucker then initiated a minute's

silence in memory of all those who had passed during the year.

National President Paul provided an insight into the meetings he had attended as well as confirming the General Data Protection Regulation (GDPR) launch date. LocalFuneral.co.uk was also discussed.

Paul mentioned there were new beginnings at Golden Charter with Suzanne Grahame being appointed as the new CEO, before thanking SAIF's Claire Day for helping to arrange the weekend and to all fellow directors for their support over the year.

Terry Tennens formally welcomed Suzanne Grahame, new members and those who had not attended the AGM before. He thanked the Executive Committee and Paul Bowley for his dedicated service, and Mark Porteous for his work for SAIF Scotland. Terry discussed all the activities SAIF has undertaken to defend Independents' corner. He also mentioned the launch of SAIF Care, which is a bereavement counselling services for members' clients.

“ THANKS TO THE QUALITY ASSESSORS FOR THEIR SUPPORT... AND DEDICATION IN HELPING TO ACHIEVE SAIF'S STANCE ON 'QUALITY OVER QUANTITY' ”

Claire Day

SAIF's Treasurer John Helps presented the accounts for the year end (31 December 2017), which were proposed by Sean Martin, seconded by Paul Allcock and formally adopted.

Claire Day, SAIF's Quality Assessor Manager, highlighted the issues that had been raised again around health and safety, also mentioning how the regulations in Scotland when adopted by the rest of the UK will impact significantly on the members and their processes for the care of the deceased and families.

Claire also gave personal thanks to the Quality Assessors for their support during the year and for their dedication in helping to achieve SAIF's stance on 'Quality over Quantity'.

Scottish SAIF Government Liaison Jim Brodie provided a synopsis of the impending changes to the regulations in Scotland as well as giving thanks to Mark Porteous and congratulating Paul Stevenson as the new Scottish SAIF President.

The IFD College Chairperson Chris Parker explained there had never been a better time to train staff. Chris mentioned the partnership with the BIFD (the British Institute of Funeral Directors) collaboratively working together to deliver courses for new entrants up to and including graduate level. There will be a new level 3 unit that has been accredited by One Awards on 'Funerals for Children and Child Bereavement'

Afternoon session

Following the AGM, there was a seminar from Louise Love and Alison Wilson from Golden Charter on the impending changes to the current Data Protection Act, which come into force on 25 May 2018 under the General Data Protection Regulation (GDPR).

That afternoon was then kept free to explore Brighton for those who were not attending the SAIF NextGen meeting where David Gosling from Legacy Expressions presented key principles on business development.



Terry Tennens, SAIF Chief Executive



Brian Hart



Paul Allcock

“ THERE HAS NEVER BEEN A BETTER TIME TO TRAIN STAFF ”

Chris Parker, IFD College Chairperson

due to be delivered from autumn 2018. She also handed certificates to Daniel Ginder and Inez Kinton.

Mark Woollard, Membership Manager, explained the rise in membership applications and the rigorous application process. He also mentioned the ‘probationary process’ which gives those wanting to sign up with SAIF with less than the requisite experience an opportunity to join. Due to work commitments, he and Mark Horton will be stepping down from the role but SAIF will be working with Golden Charter’s Business Development Managers.

Terry Tennens, on behalf of Richard Edwards, Standards Chairman, gave an update on the complaints received during the year, outlining the details of the client complaints and highlighting to members that Procedural Errors and Professional Conduct were the two main reasons, as well as conflict with families. Terry mentioned that SAIF has renewed the contract for conciliation and arbitration services with CEDR (Centre for Effective Dispute Resolution), which has replaced IDRS.

Catherine Betley provided further information relating to SAIFSupport and SAIF Care, explaining that these are class-leading services and they want

to be the biggest provider of bereavement care in the UK.

The SAIFInsure report was presented by Terry Tennens and Brian Hart. It was explained that due to Lark Underwriting moving their claims service to a call centre, and not delivering on marketing the service via the website, the Executive made the decision to cease their contract with Lark and move to Unicorn. Brian mentioned the service offered to members would always be a personal claims service and the products reflect that professionalism, with the additional benefit of GDPR cover in the cyber liability extension cover that is class leading.

The PR report was given by Paul Allcock who highlighted the work of Genesis PR during the year, including the subs renewal page on the SAIF website. Paul also presented the government relations briefing on key areas such as cremation forms.

Ross Hickton and Daniel Ginder discussed the plans for NextGen and how the future leaders in business can have an impact on the funeral profession. The Three Peaks Challenge was also mentioned, with proceeds going to Great Ormond Street Hospital.

This was followed by SAIFCharter Chairperson Julian Walker, who updated members with the SAIFCharter

CONTINUED ON PAGE 26 >



Ross Hickton



IFD College cert



IFD College cert



Banquet entertainment



SAIF National President & Kindred Associations



Paul Bowley with family and work colleagues

Banquet

Saturday evening commenced with Dave Lynn, a drag artist, who accompanied Paul Bowley and his partner Davina into the room – which went down with lots of laughter. Further entertainment was provided by the Suprema, the ultimate Motown covers band, with finally the customary bacon and egg rolls.

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Malcolm Flanders, Alison Wilson and Louise Love from Golden Charter



SAIF Treasurer John Helps



Delegates asked a series of questions



Sunday: Installation of officers



Paul Bowley and Alun Tucker

Sunday morning saw the installation of officers, with master of ceremonies Mark Woollard. Together with the edited slide together with the edited slide show, his wit and amusing one liners had the audience in streams of laughter from start to finish.

The formalities of the morning commenced with Paul Bowley thanking the Officers and Executives, and the staff at SAIF Business Centre, for their guidance and help during his year in office. Gratitude was expressed to the Officers present from kindred associations for their presence.

Thanks also went to the stewards, Brian Stock, Gareth Crane and Mark Woollard, for their help over the weekend and grateful thanks were extended to everyone for the donations and support towards his chosen charity, British Heart Foundation, where £11,005 was raised by SAIF.

The Presidential chain was then presented to Alun Tucker who gave a short speech before officially bestowing Jim Auld as Vice President, who then in turn passed the Second Vice President chain to Mark Porteous as Second Vice President.

Joint Seminar Programme

THE four representative organisations for cemeteries and crematoria in the UK are holding a one-day Joint Seminar for their members.

The Association of Private Crematoria and Cemeteries (APCC), Cremation Society of Great Britain (CSGB), Federation of Burial and Cremation Authorities (FBCA), and Institute of Cemetery and Crematorium Management (ICCM), are hosting the event.

Each organisation will sponsor one session, and introduce a paper relating to a key aspect of bereavement services, followed by a discussion.

The event will take place on Wednesday 21 March at Hillscourt in Birmingham.

For more information, call APCC 01964 503 055, CSGB 01622 688 292, FBCA 020 8669 4521, ICCM 020 8989 4661 or email jointorgevent@gmail.com

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“THE CHOSEN CHARITY WILL BE GREAT ORMOND STREET HOSPITAL”

report, and Suzanne Grahame, the new Golden Charter CEO, who took various questions from the floor in relation to the perceived lack of communication between SAIFCharter and their members, as well as incorrect literature produced.

Golden Charter was then represented by Suzanne Grahame who updated members on her first 100 days in office and her vision for the future.

Proposed changes to SAIF Articles of Association and Rules and By-Laws were proposed by Justin Burgess and seconded by Sean Martin. The document in full can be located on the secure members' area.

Gary Staker and Nigel Appleby stood down from

their roles as SAIF National Executive Committee Members. Elected to the National Executive Committee by proxy vote were Ross Hickton, Daniel Ginder, Paul Allcock, Gemma O'Driscoll and Darren Carpenter.

There were also nominations for Director positions, with Chris Parker and Sean Martin being elected by 'show of hands'.

Charity of the year: Great Ormond Street Hospital

Alun Tucker, President elect, gave his welcoming speech advising that his chosen charity during his year in office will be Great Ormond Street Hospital.

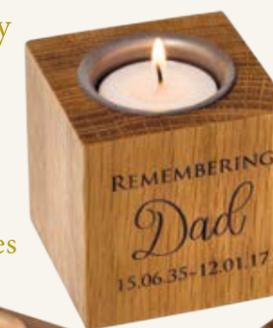
The meeting was formally closed at 12.45pm. ●

“STAY SAIF”
Alun Tucker has advised that his Banquet weekend will be at The Five Lakes Resort, Essex, next year during the weekend of 29 - 31 March and his chosen charity is Great Ormond Street Hospital. The formalities of the morning were closed with the remarks 'stay SAIF'.

“Eternity” Candle Keepsake

We are delighted to introduce our new keepsake which is perfect for families wishing to mark special events and anniversaries by lighting a candle in memory of their loved one. Made from solid oak it is ideal for engraving and token ashes are discreetly concealed below the candle.

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FUNERAL EXPENSE ASSISTANCE

Q&A WITH MINISTER FOR SOCIAL SECURITY JEANE FREEMAN

The Social Security (Scotland) Bill will give the Scottish Government the powers to deliver 11 social security benefits worth about £2.8 billion, which will be transferred from Westminster, along with powers to create new Scottish benefits.

This will allow the Scottish Government to establish a new social security system based on dignity, fairness and respect. This service will operate alongside the remaining reserved UK Government system.

The Scottish Government is introducing Funeral Expense Assistance, which will replace the current DWP Funeral Expenses Payment in Scotland.

Social Security Minister Jeane Freeman has been speaking to us ahead of the changes that are expected to be introduced by summer 2019.

Q. How will Funeral Expense Assistance be different to the DWP Funeral Payment?

Planning a funeral can be a difficult and distressing time, and we aim to make funeral assistance more straightforward and easier to understand.

We will invest an extra £3 million per year to widen eligibility for Funeral Expense Assistance so that more people can receive support with the cost of a funeral. We estimate that an additional 2,000 people each year who would not currently receive support will do in the future as a result of these changes.

Q. What about increasing the cap on payments?

There isn't a cap on the overall amount of a Funeral Expense Assistance payment. The part of the payment that relates to burial or cremation costs isn't capped, and it's important people know we're not proposing to introduce a limit for that.

In terms of the part of the payment that is capped at £700 just now, we've had to make choices about how to improve the payment, given the wide range of concerns that we have heard. We believe that the best use of this additional Scottish Government investment is to widen the support available

to more people who need it, instead of increasing the capped part of the payment at this time.

I will, of course, keep the payment level under review. I have also submitted an amendment on assistance levels to the Social Security (Scotland) Bill for consideration during Stage 2 proceedings, which sets out an annual duty on ministers to review the value of assistance of all benefits, having regard to the impact of inflation.

Q. Is Funeral Expense Assistance eligibility based on the residency of the person who has died or the person responsible for the funeral costs?

The person applying for Funeral Expense Assistance will need to be resident in Scotland, but the person who has died can have been resident anywhere in the UK.

This means bereaved families applying for a payment could be making arrangements with funeral directors who are not based in Scotland. For that reason it is important for funeral directors across the whole of the UK to understand how Funeral Expense Assistance works.

Q. What are you doing to increase take up of the benefit and how can the funeral profession play its part in that?

We have already undertaken a range of activity to increase uptake of social security, by encouraging people to exercise their rights and claim the benefits that they are entitled to.

We will continue to work with partners who have experience in benefit take-up to learn every lesson we can about what works. This includes organisations such as Citizens Advice Scotland and local authorities. We aim to reach far and wide to provide people with information on how they can claim what they are entitled to.

In October last year, we worked with Age Scotland in a targeted campaign aimed at over-65s. This covered a range of social security benefit take up measures applicable to that age group. This included advertising on television,

national press and bus interiors. We encouraged people to get in touch with Citizens Advice Scotland to find out what they may be entitled to.

Of course, as funeral directors are often one of the first points of contact for a bereaved family as they begin to arrange a funeral, we want to make sure that we explain to funeral directors how the new benefit works and want to work with the NAFD and SAIF to see the best way to do this.

Q. You mentioned funeral poverty work more generally; what else is the Scottish Government doing to help tackle funeral poverty?

We recognise that a joint approach needs to be taken to combating funeral poverty; that no single action, organisation, group or individual can address this issue alone. We look forward to further developing our positive working relationship with the NAFD and SAIF in pursuit of this goal.

The Scottish Government's Funeral Costs Plan sets out 10 actions that we will take to tackle funeral poverty, working with others wherever we can. If any of your readers haven't seen the plan, it's available on the Scottish Government website www.gov.scot/Publications/2017/08/6243

The Scottish Government has also published a leaflet to help people plan for their funeral. This is also available at www.gov.scot/Publications/2017/08/4930

Q. Are you looking at making any further changes to Funeral Expense Assistance compared to the current Funeral Payment?

Yes. We have listened to concerns about the impact of long processing times. We will process applications within 10 working days of receipt of a completed application and make payment as soon as possible thereafter.

We will continue to work with organisations and individuals with experience of the current system as we develop Funeral Expense Assistance to improve the parts of the process that people find difficult just now. ●



Jeane Freeman

Shape future plans

SAIF Scotland is working hard to support members but it needs your input.

Last month, the Executive Committee held a positive strategy focus session and announced there will be six workgroups. Each group will focus on a particular subject and have its own Chairman who will pull together between four and six people from the Executive and members. Meetings can be in person, over a conference call or via a video call. The hope is these workgroups will help to shape SAIF Scotland's future plans.

SAIF Scotland is looking for a first response - an update of progress - for 21 June, with the Executive Committee and the final report recommendations on 8 November.

The workgroup subjects and leaders are:

- Education (Scottish

Government standards and the IFD College): Gavin Henshelwood 0141 445 1124

- Technology (The use of digital): Terry Tennens 01279 726 777 (including SAIFNext Gen/Golden Charter/National SAIF)

- Member Support and Communications (from SAIF Scotland): Joe Murren 07962 076 766

- Stirling Agreement (Next iteration): Jim Brodie 01501 751 214

- Pre-need Funeral Plans (Business development): Vicki Fraser 01463 233 366

- Business Innovation: James Morris 0131 447 5858

✓ If you are interested in joining a workgroup, contact the specific group Chairman above. If you have any questions, contact SAIF Business Centre on 0345 230 6777 or info@saif.org.uk

EVOLVING MEDICAL TECHNOLOGY AND CHALLENGES WITHIN THE FUNERAL SERVICE

WORDS: KEVIN SINCLAIR MBIE, GT EMBALMING

From pacemakers and stimulators to pumps and surgical nails, the growing range of medical implants – and the difficulty in detecting them – can pose problems

In the past, pacemakers, later joined by defibrillators, inserted into the upper chest were the only items required to be removed from the deceased before cremation.

Nowadays, medical technology has become more complicated and varied. Not only do embalmers have pacemakers and defibrillators to deal with, but we now have a wide variety of stimulators, internal pumps and fixation nails to locate and remove. These implants are placed in various parts of the body and can be very well hidden. All of them must be located and removed before cremation.

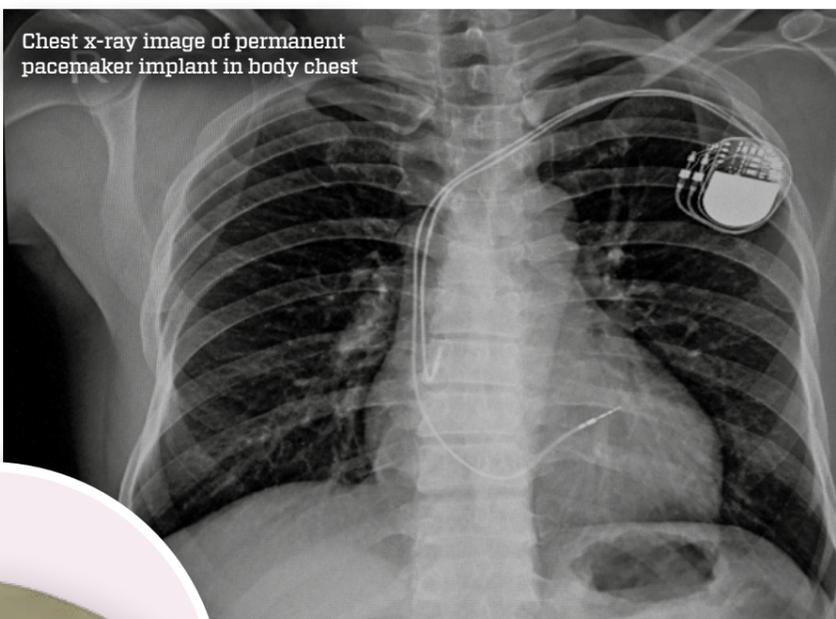
GT Embalming Service Limited has accumulated much experience regarding these implants and we have set out below a short resume of each device:

Reveal device

This is a cardiac monitor, sometimes called an implantable loop recorder, and is positioned around the clavicle bones and sometimes between the ribs. The device is used to record heart rate and rhythm.

Neurostimulator

This device looks the same as a pacemaker but is placed in the small of the back or sometimes the buttock area. It delivers mild electrical signals to the epidural space near the spine through one or more thin wires and is used in the treatment of chronic back pain. As the



Chest x-ray image of permanent pacemaker implant in body chest



normal position of the deceased at embalming is on their back, this device will obviously be hidden.

Sacral nerve stimulator

This device looks the same as a pacemaker but is placed in the small of the back or sometimes the buttock area. It helps to improve bladder function by sending electrical signals to the nerves that control the bladder or bowel. As the normal position of the deceased at embalming is

on their back, this device will obviously be hidden.

Gastric stimulator

This device looks the same as a pacemaker but is placed in the abdomen. It sends mild electrical signals to the nerves and smooth muscles of the lower stomach helping to decrease nausea and vomiting. Gastric stimulation is also used as a way of treating obesity. It sends electrical signals to the brain triggering feelings of fullness. If a bariatric case is in your care they could have this device implanted, and it would mean that location could be very difficult.

Splenic nerve stimulator

This device is used in spleen stimulation. It

regulates the homeostatic balance within the body to fight infection. It is attached directly to the splenic nerve and uses a pacemaker type device to activate stimulation.

Intrathecal baclofen pump

This device is used in the treatment of severe spasticity. A liquid form of Baclofen is delivered directly into the spinal fluid by a pump located in the abdomen and connected to a thin flexible catheter. It is about the size of a compact disc and about two inches thick so it would be easy enough to locate. It is also now available for children and about the size of a 50p piece.

Intramedullary fixation nail

This device is a rod that is fitted into long bones where fracture has occurred and there are several types.

- Solid rods: The same as rods in the past such as hip replacements that are left in place and safe to cremate.
- Saline or gas filled rods: These are rods that are filled with a saline solution or a gas to expand the hollow rod within the marrow and grip the bone from within.

An investigation must be made as soon as possible with the family of the deceased to see if they have knowledge of the implant and the medical history which will show what type of rod is in place.

This takes time, and if a satisfactory answer can't be found then a procedure called venting (releasing the pressure) must be completed either by a hospital or an embalmer experienced in the venting process. Once venting has taken place the rod is then safe and can be treated as a normal solid rod.

So far, most of the previous devices are found by sight with a thorough examination on the front and back of the deceased looking for scars and tell-tale lumps on the body. Now the devices are getting smaller so the signs will be much less obvious. This will prove to be a challenge for the embalmer.

Ventricular assist system

This device is designed to assist a weakened heart. It pumps blood throughout the body by removing blood from the left side of the heart and pumping blood to the aorta. It is about the size of a golf ball and is placed under the ribcage. Removal of this device is quite an invasive procedure.

Bion nerve stimulator

This device is a rechargeable battery-powered electrode similar in size to a matchstick.

When implanted near the occipital nerve in the back of the neck, it alleviates pain by generating pulses that the nerve receives. The bion can be turned on or off via an external wireless remote control. Previous versions of the bion have been used in pain management for osteoarthritis and the treatment of dislocated joints in stroke victims. Due to its size and location it will be extremely challenging to locate and remove.

Micra pacemaker

This device is also called the micra transcatheter pacing system which, unlike most pacemakers that are implanted into the chest with leads running to the heart, is implanted directly into the heart. It is placed in the heart via the femoral vein in the leg which means that there is no chest incision, scar or bump as with conventional pacemakers. The Micra pacemaker is 93% smaller than conventional pacemakers and is about the size of a large vitamin capsule.

Completely self-contained within the heart, it eliminates potential medical complications arising from a chest incision and from wires running from a conventional pacemaker into the heart.

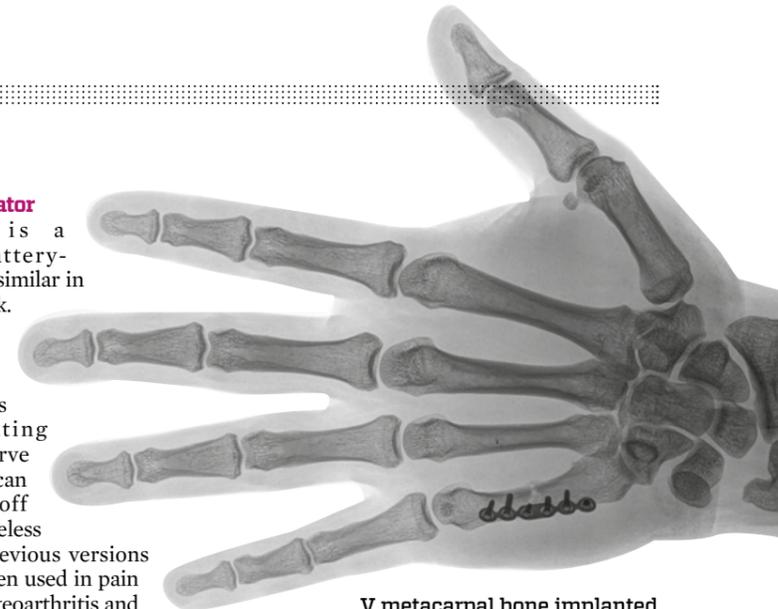
The device is quite a concern for funeral directors as it is totally undetectable but must be removed before cremation as the unit has a 10-year lifespan.

The family of the deceased must inform the funeral director of the existence of the device. The procedure to remove the Micra pacemaker is extremely invasive and to date, GT Embalming Service Limited has removed one of these devices.

Prostate implants

For cases that have received radioactive implants:

- The seeds are radioactive and are left in permanently. The radioactivity decays over time so there are no restrictions at



V metacarpal bone implanted surgically after bone fracture

all if the funeral is more than three years after the implant.

- If the funeral is less than three years after the implant, some restrictions may be necessary. The radiation energy emitted by the seeds is very low and is absorbed readily in tissue. Therefore, there is no hazard unless you are performing any procedure in the region of the lower abdomen. Regular preparation of the deceased is not hazardous.

We recommend that embalming should not be performed within the first 12 months of the implant. However, if the family is strongly in favour then the funeral director should make enquiries with the implant hospital as to precautions needed for the embalming to take place.

- Burial is permitted at any time and cremation is permitted without restriction three years after the implant, Normal disposal of ashes is also permitted after three years or later. If cremation is requested less than three years after the implant then again the implant hospital must be approached regarding the procedure and storage or disposal of ashes.

In conclusion, as far as any new devices are concerned GT Embalming will research any relevant information necessary and establish the correct procedure to remove them, if required. However, this new and ongoing technology presents a challenge and there is a learning curve for all of us. ●



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STARTING THE CONVERSATION

A recent Westminster debate linked organ donation to families' ability to plan ahead for the end of life. The debate was around the Organ Donation (Deemed Consent) Bill, which the Government confirmed it would support in its passage into law. Labour's Geoffrey Robinson brought the bill forward, noting that he had "seldom seen such unanimous support" for a proposal.

Labour MP Paula Sherriff said: "Although it can sometimes be a difficult conversation, these situations also bring about the opportunity for families, friends and loved ones to talk about what they want to happen after their death, including things like funeral arrangements."

With funeral costs rising, the public has been increasingly encouraged to have these conversations with loved ones. The Dying



“...ONE OF THE BILL'S PRINCIPLE AIMS MUST BE TO ENCOURAGE OPEN DISCUSSIONS AMONG FAMILIES”

Matters coalition is one group pushing for people to openly talk about dying, death and bereavement, and this year's Dying Matters Awareness Week is set for 14-20 May, asking: "What can you do in your community?"

During the debate, Mr Robinson added: "Low family rates of consent have been one of the major barriers to the donor rate increasing. In effect, that prevents one-third of available organs from being used. They go straight to the grave or to the crematorium.

"None of us likes to think about the worst happening, and it is challenging to have conversations with family and loved ones about one's wishes after death. However, one of the bill's principle aims must be to encourage open discussions among families, so that an individual's real wishes are known to their nearest and dearest." ●

Mortuary review

A review of every mortuary across Scotland has called for "consistent and well-regulated standards".

In 2016, following one family's distressing experience of identifying a loved one's body, Scotland's Minister for Public Health and Sport set up a Mortuary Review Group, as well as refreshed guidance.

The Review Group returned with four main conclusions:

■ "Public services that provide post-mortem examinations should

work towards the facilities being provided in Health Board (NHS) facilities."

Currently three non-NHS facilities provide these post-mortem examinations. In the long term, the group called for NHS Health Boards to carry out all such examinations to ensure "consistent and well regulated standards are applied" and avoid "ambiguity as to who is responsible for the service".

■ "Healthcare Improvement Scotland (HIS) should be commissioned to

develop national mortuary services standards, having regard to the NHS hospital post mortem standards and the SHPN 16-01 (revised HFS SPHN 20) advice."

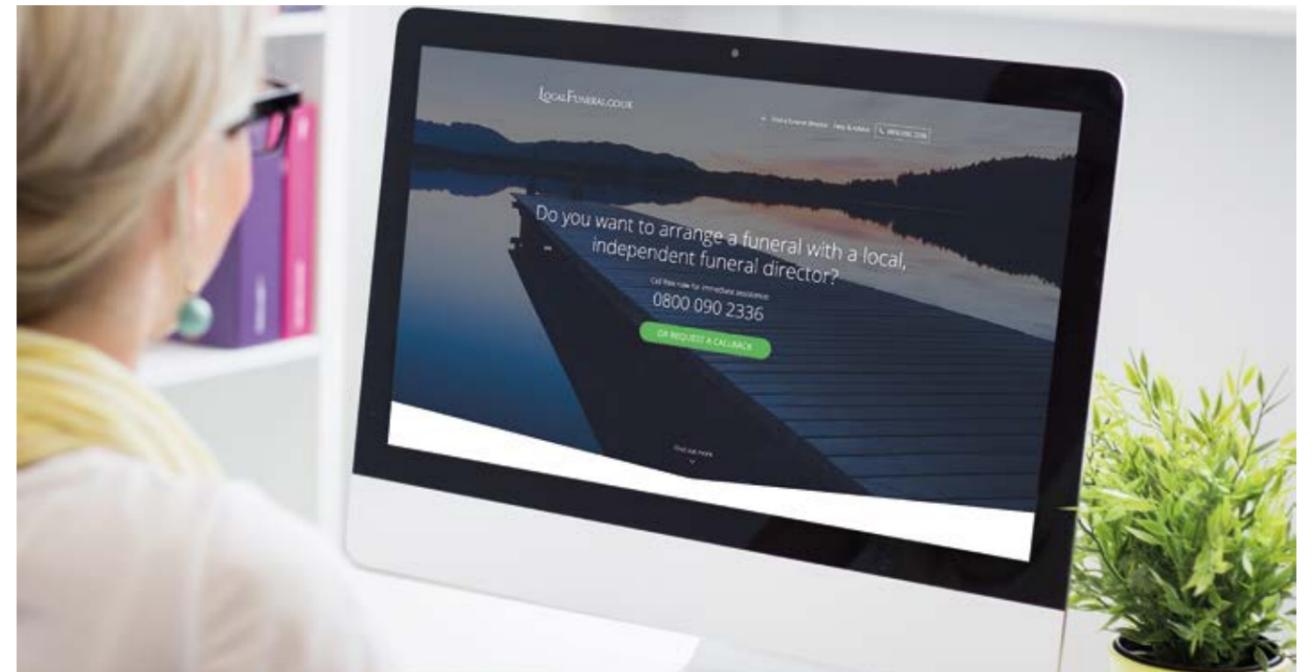
Under this change, NHS Boards would be judged against new HIS standards, with self-assessment and external peer review also set up.

■ "Appropriate viewing facilities and environment must be provided at relevant venues. Not all facilities must be required to have all the services." Facilities where bodies are viewed are expected to

be provided by NHS Boards and local authorities at "agreed sites", and these facilities must meet different standards to those used simply for storage.

■ "There must be an agreed protocol for raising concerns and complaints about any aspect of the mortuary service including a single point of contact for all complaints and concerns."

The Review Group found that a lack of understanding of "who had overall responsibility for the service" was a key issue for the family whose experiences originally led to the review.



EXCITING NEW UPDATES TO THE LOCALFUNERAL.CO.UK SERVICE

WORDS: CIARÁN O'TOOLE, HEAD OF DIGITAL AT GOLDEN CHARTER

LocalFuneral.co.uk continues to progress well in its pilot phase and we have already seen some improved changes to the site, driven by user behaviour analysis and direct feedback from independent funeral directors. This feedback is extremely valuable and allows us to continue to make these improvements to give families and funeral directors alike the best experience possible when using the service.

So, what's changed? Well, perhaps one of the most noticeable changes is the sleek, new look homepage. This includes a simplified user experience which displays the Immediate Assistance contact number right away (in place of previously having to click a button). Families now also have the option to request a callback.

Changes to the Funeral Director section of the site

Most of the improvements have taken place on the Funeral Director area of the site to make it an easy, slick process for you. We have introduced two new sections, **News** and **FAQs**. Each section will receive updates as and when required. The FAQs will be especially useful and are there to answer the most common queries you may have about the different aspects of the service.

The **Notifications** section has also been developed alongside the landline support improvements. This was to assist a number of our funeral directors who have limited access to emails and texts. The new Notifications section has two areas to it; Pending Requests and Accepted Requests.

The **Pending Requests** area lists all of the requests for your branch that are currently 'in flight', along with the information

you would have received from the phone call for **Immediate Assistance** requests. It also provides the email and text messages that go out when a user submits a request on the site. You can use this screen to accept or reject a request, exactly the same way you would by clicking the link in the email or text message alert.

The **Accepted Requests** area lists all of the requests that you have accepted, as well as the full details of the request. Previously the only way to access this information was through the original email or text message alert.

We have also made some improvements to our **automated call alerts**, addressing concerns some funeral directors have had about using a landline phone number (and thus not being able to receive a text message) and having limited access to emails. You will now receive the same information in the phone call as you would in the email or text message alert, and at the end of the call you will be able to accept or reject the request there and then. If accepted, you can then get the full request details from the follow up email or by logging in to the Funeral Director area of the LocalFuneral.co.uk site and visiting the Notifications section. You will then find the request in your Accepted Requests list.

Hopefully these new features and improvements will enhance the experience of using the service. We are constantly gathering feedback on how independent funeral directors use our service, and making improvements where possible to make this service the best it can be.

If you would like to make any suggestions or provide feedback, please get in touch with your local Golden Charter representative today. ●

WAVES OF GRIEF AND GLADNESS

WORDS: DR BILL WEBSTER

It was a tough job, but somebody had to do it. I recently led a group of 25 people, each of whom had experienced bereavement in the last few years, on a 'therapeutic journey' – we all went on a Caribbean cruise.

Trust me, no one had to twist my arm. Good food, warm sunshine, interesting places, and friendship and support. Equally importantly, each afternoon we met for 45 minutes and I facilitated a support group on the ship. We talked about feelings and what we missed about the person who had died, of course. But many issues had to do with helping participants reinterpret life as it now is, encouraging them to find ways to make the most of what they have left.

Some may ask what organising such an excursion has to do with grief support. It is one part of a programme we call Among Friends. While, as you would expect, I advocate the importance of psychological and emotional support for people after a loss, I have become increasingly convinced that social support is a crucial element in their recovery – or, as I prefer to call it, their reorganisation of life after a loss.

More than 20 years ago, people would attend my six-week grief support programmes and at the conclusion say: "Now what?" I noticed they experienced a secondary loss when the group ended, missing regular interaction with people in similar situations. So we organised monthly dinners at a local restaurant. 30-80 people would enjoy a nice meal and the opportunity to talk and share 'among friends'. As it developed, we organised day bus trips, social evenings, corn roasts, and today offer movie, dinner and theatre groups among other activities.

It isn't long before people don't come to the grief therapy groups anymore, because they are so involved in the social support and activities of among friends. That suits me as I am busy dealing with the more recently bereaved, as well as taking huge satisfaction in seeing those whose loss is not as recent 'move on'.

I came back from this year's cruise with a renewed sense of excitement and enthusiasm for our model of social support. It means having friends and others, including family, in times of need or



crisis, to gain a broader focus and positive self-image. It is knowing we are part of a community of people who love, care, value and think well of us.

Grief support must involve at least three levels of support: informational, emotional, and social.

1. Informational support: Providing information to help someone understand what is happening and the strategies to work through their situation

2. Emotional support: Helping to lift someone to higher ground so they can see their way through the difficulty and begin to move forward

3. Social support: Enhancing their quality of life to provide a buffer against adverse life events. There is good evidence social support plays an important role in mental health – lack of social support and feelings of loneliness can make us more vulnerable to issues like depression or substance abuse.

As we all know, after the funeral people tend to withdraw from the bereaved, unsure what to say, dreading 'making it worse'. Many grieving people also pull back from others, wanting people to feel they are 'handling it', being strong or coping well.

So reconnecting with others in healthy, supportive ways is often an important component in managing mental health issues or grief. We need people we can depend on during the good times and the bad.

According to philosopher Immanuel

Kant, three things are necessary for happiness: something to do, someone to love, and something to look forward to. I refer to this as 'situational reinterpretation'. It reflects the principle I recently tweeted (@drbillwebster): "What the caterpillar thought was the end of the world became the butterfly."

When someone dies, the grieving person often feels like their world has ended. Once we help them understand grief, work through their emotions and confront reality, the journey does not end. They have to come to terms with how life can be meaningful even after loss – situational reorganisation. Knowing life still has meaning gives us a purpose, and gets us out of bed each morning.

Next January will be our 20th anniversary cruise. Can anyone think of a better therapy? ●

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



Linda D Jones,
Executive Director of Resources,
Tel: 0333 8000 630
email linda@griefjourney.com
www.griefjourney.co.uk



JULIAN WALKER
SAIFCHARTER CHAIRMAN

A UNITED FRONT

Last weekend saw SAIF mark another successful year with its Annual General Meeting (AGM) in Brighton. Independents from across the country gathered to hear the concerns of their peers and plans and initiatives to combat the emerging challenges in the world of the independent funeral director.

I addressed the audience at the AGM, setting out the perspective of the Golden Charter shareholders' association, and our new CEO Suzanne Grahame also addressed the audience.

Concentrating on our core purpose, to represent funeral director interests in relation to the commercial partnership between our businesses and Golden Charter, I reminded the group that although no formal partnership exists between SAIF and SAIFCharter we do share the objectives to grow, develop and protect independent funeral businesses.

In a world where SAIFCharter members believe that the role, status and advantage of the Independent are changing, recognising those changes, embracing them and adapting to them is key. To succeed we must all co-ordinate our changes, working in partnership with Golden Charter and with active and effective promotion and representation from our trade body, SAIF. I was heartened

that SAIF recognises the benefits of planning companies who are registered with the Funeral Planning Authority.

While I've been leading SAIFCharter we have focused on developing the trust and process for sharing information between your funeral director representatives, the Golden Charter board and key managers in our company. This equips us all with real-time data regarding changes to our at-need and pre-need environments – whether consumer behaviour, competitor activity, media, regulatory forums or simply measuring our joint effectiveness.

If information is power, this cross-fertilisation of data is already enabling our various stakeholder groups to make better and faster decisions for everyone's benefit. Before my chairmanship ends in 2019, I hope we will have an effective strategy in place for Golden Charter that will arrest the loss of market share and reduced profitability amongst independent funeral directors. The causes behind this situation are complex, but how we respond is critical to our collective future success.

In a world of oversupply of funeral services, and with your market being impacted by sales of funeral plans by Dignity, the Co-op and others, particularly to younger demographics who are not inclined to visit funeral homes, a traditional challenge remains. Like them or loathe

them, funeral plans continue to provide a growing proportion of future funerals. Digital marketing and the ubiquity of the smartphone have dramatically changed consumer behaviour, accelerating the change from the days when simply needing to sustain your local reputation for professionalism, value and compassion would ensure enduring success.

In this digital age more of our future partnership strategy will be based on information and technology, hence the straight-through processing trial and the launch of LocalFuneral.co.uk to capture leads for immediate funeral assistance.

We are now in a new era. In many sectors, leaders are not the ones imparting knowledge to their apprentices. The challenge of leadership is not having the knowledge but knowing when and where to obtain it. We need to adapt ourselves and our associations to meet this new era and remove the constraints to enable them to deliver for the future. We have to become comfortable with this new dynamic – and use it as an opportunity to revive our profession before we become obsolete to much of the population.

Alun Tucker, SAIF's incoming President, said he had one ambition for his term in office: unity. I second that, as working together is the only route to sustained success for the independent sector. ●

“ IN MANY SECTORS, LEADERS ARE NOT THE ONES IMPARTING KNOWLEDGE TO THEIR APPRENTICES. THE CHALLENGE OF LEADERSHIP IS NOT HAVING THE KNOWLEDGE BUT KNOWING WHEN AND WHERE TO OBTAIN IT ”

JULIAN WALKER,
SAIFCHARTER CHAIRMAN



Business Matters

BUSINESS EXPENSES + THE NATIONAL MINIMUM WAGE RATES + PAYROLL CHANGES + FIRST AID LEAFLET REVISION + HEALTH & SAFETY ESSENTIALS

MEASURING A TRUST'S SUCCESS

Last month, Trustee and Golden Charter Trust Audit Committee Chair Geraldine Gammell told *SAIF Insight* what regulatory requirements a Trust has to meet. In this issue, Trustee and Investment Committee Chair Gareth Howlett now looks in more depth at the position of The Golden Charter Trust itself

WORDS: GARETH HOWLETT, TRUSTEE AND CHAIR OF THE INVESTMENT COMMITTEE OF THE GOLDEN CHARTER TRUST

Gareth Howlett is an Investment Manager and currently sits on the Investment Committee and Asset Selection Committee of Brooks Macdonald. He was formerly Chief Investment Officer of Adam and Company and has worked with major institutional investors, private clients, trusts and charities. Gareth has reported on the Trust at several recent SAIF Charter AGM meetings.

It is fair to say that The Golden Charter Trust has had a successful few years. To quote Trust Chairman Ian Blackford in his last annual Chairman's Statement: "We have built a strong foundation for the future long-term benefit of funeral directors and plan holders."

The Trust's principal objective remains clearly on our radar, that the funds received are invested with a view to ensuring that at all times, there are sufficient funds to meet the anticipated invoice costs of all outstanding and maturing funeral plans.

Growth

I am therefore pleased to advise that, bearing our principal objective in mind, over the five years to 31 March 2017 the average value of a funeral plan held in the Trust has increased by 23% from £2,455 to £3,020.

Alongside this growth in plan values, the net asset value of the Trust has grown to reach £936 million in the last audited accounts to 31 March 2017, before going on to exceed £1 billion at 31 December 2017. That represents **130% growth** since 2013, and is due to a combination of new plan sales flowing into the Trust and the investment growth in the Trust's assets. Importantly, Trust assets continue to be **more than 100% of the funds required** to meet future funeral costs, allowing for increases in line with long term forecast CPI.

Equally importantly, the Trust anticipates continued growth in line with Golden Charter's plan sales forecasts, and from prudent management of the Trust's investments.

As I outlined at the last SAIF Charter AGM, the Trust's current

financial strength is sufficient to meet its liabilities in full even in the very unlikely circumstances of, for example, all plan holders cancelling. It would take a combination of unusual and extreme investment market conditions to change that fact, including a 30% fall in equity values. Nothing is guaranteed when predicting the future of financial markets, but the results of our 'stress test' are reassuring.

Future conditions

Undeniably our Trust has benefited from the significant growth in recent years in the investment markets. 50% of funds are currently invested in index-linked gilts, and the performance of these low-risk government issued bonds has been unusually strong, contributing to the Trust's overall impressive performance in recent years.

Those high gilt returns are the kinds of results that we would expect to return to more normal, lower levels in the years ahead, which is why we confirmed last month that we would be aligning the growth rates on the Independent Way and Golden Charter standardised plan sub-funds, to maximise security for those Independents who will carry out the funerals. Moving to a **2.5% growth rate** for both sub-funds for 2018/19 helps to maintain our objective to pay growth at least at the level of long-term forecast CPI.

As the financial year comes to a close, we will look to provide you with more detail on our progress in 2017/18. However, The Golden Charter Trust's recent sustained growth, and the decisions made to preserve it, put us in a strong position as we look to the future. ●

“ WE HAVE BUILT A STRONG FOUNDATION FOR THE FUTURE LONG-TERM BENEFIT OF FUNERAL DIRECTORS AND PLAN HOLDERS ”

IAN BLACKFORD



Gareth Howlett

WHAT IS A BUSINESS EXPENSE?

WORDS: JONATHAN RUSSELL



This may sound a silly question but it is not an unusual one. There are common mistakes that people in business make, often out of simple innocence and a failure to understand basic principles. There are very simple mistakes made from purely common language. I have seen examples of people trading as sole traders (and partnerships) where they have shown the weekly money they draw as a business expense. Their thought is that they have weekly wages and by very nature wages are business expense – if you don't understand the problem then this article is too short to explain the issue.

However, frequently people do require guidance and I like to explain things simply and have some simple starting points:

- Have you only incurred the expense because you were in business – in that case it is probably a business expense.
- Would you have had the expense even if you weren't in business – in that case it probably isn't a business expense.
- If you were an employee and you incurred the same

expense would you expect your employer to reimburse you? If yes then that's probably a business expense.

You will appreciate that there are then expenses which fall in the middle, and also even a genuine business expense may not be tax deductible (as with entertaining). The most common area which falls in the middle is the use of a car where some of the use might be personal and some for business. If you operate on a strict mileage log then the business mileage cost can be calculated either by using agreed mileage rates or a proportion of actual costs. However, the choice of car may well have personal factors involved and HMRC's basic rule is that any expense which has a dual purpose is in the first instance private.

We do have expenses, which definitely have dual purpose but it would be unreasonable not to allow the expense. A good example here is subsistence when away on business – you have a personal need to eat irrespective of being in

business so basic thought would be that it cannot be an expense of the business. Generally therefore it comes to what is reasonable – if you are only away for a single meal it would be reasonable for you to provide that yourself (as one might take sandwiches to work as an employee); likewise if you are always near home there would be no need to eat elsewhere but if you are staying away then your options are limited and you are incurring a cost which if you were near home you would not.

So, like many things in life it is about the story – if the story makes sense and is reasonable then it is probably correct; if on the other hand the story is not sensible and reasonable then it probably isn't. ●

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.



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SAIF
BUSINESS
CENTRE
UPDATE BY
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DAY



THE 2018/19 MINIMUM WAGE RATES INCREASE

On 1 April 2018 the national living wage (NLW) and the national minimum wage (NMW) rates will all be increased. What will they be and what's likely to happen to the NLW in 2019/20? From 1 April 2018 the following rates will apply: The NLW, payable to all workers aged 25 and over, will rise from £7.50 to £7.83 per hour; the adult NMW rate, payable to workers aged 21 to 24, will rise from £7.05 to £7.38 per hour; the youth development NMW rate, payable to workers aged 18 to 20, will rise from £5.60 to £5.90 per hour; the young workers NMW rate, payable to workers aged 16 and

17, will rise from £4.05 to £4.20 per hour; and the apprentice NMW rate will rise from £3.50 to £3.70 per hour.

Confusion

Don't confuse the NLW with the so-called 'real living wage'; this is a voluntary scheme operated by the Living Wage Foundation. The rate it recommends is £8.75 per hour (£10.20 per hour in London).

Mandatory payment

The NLW and NMW must be paid to workers and, as a matter of good practice, you should advise employees in writing that these payments will be increased due to changes in legislation.

First aid leaflet revised for 2018

The Health and Safety Executive has updated some of its guidance material that covers first aid at work. The document, available from the members area on the website, now includes guidance on automated external defibrillators. It is advisable to keep a copy of the leaflet in the first aid boxes as a basic guide to first aid equipment.

2018/19 payroll changes



Tax code changes

The personal allowance has increased and for 2018/19, it will rise by £350 to £11,850 from 6 April 2018. Therefore, unless you receive an amended tax code notification, all "L" suffix codes will need to increase by 35 for 2018/19, e.g. code 1150L becomes 1185L.

National Insurance (NI) changes

The employment allowance, which relieves employers of the first £3,000 of employers' NI, is still available for 2018/19. The NI thresholds have increased so both employees' and employers' Class 1 NI will be due on earnings over £162 per week (£8,424 per year). **Tip:** If an employee is under 21, check that you are using the NI category letter M instead of A as although they still have to pay employees' NI on earnings over £162 per week, your company won't have to pay 13.8% employers' NI on earnings between £162 and £892 per week. This also applies to apprentices under 25 when the NI code should be H.

IMPORTANT NOTE: Fire extinguisher recall

Do you have a fire extinguisher labelled 'Kidde'? If you have one of

these extinguishers, which are small sealed units with plastic handles, then look at the manufacturer's recall information to check the model number. If it matches, register for a

replacement which can be undertaken by either via the weblink or by phoning. This is also time to take the opportunity to check for damage or deterioration to all such extinguishers.



WHY HEALTH AND SAFETY ARE ESSENTIALS IN THE WORKPLACE

By Simon Bloxham, Health & Safety Strategist for Safety for Business

The phrase 'health and safety' often brings to mind the image of an inspector examining your workplace for the most trivial of hazards. But there's more to it than that; health and safety is there to protect workers from unsafe environments and working practices.

What is health and safety exactly?

All workers, be they full-time, part-time or volunteer, have the right to work in an environment free from risks and hazards. Health and safety laws are the legal parameters which define what is and isn't a risk or a hazard in a workplace environment. Legally, it's the responsibility of the employer to ensure that the work environment is up to these legal requirements.

By ensuring that your employees are working in a safe environment, which is taking any and all precautions necessary to ensure their wellbeing, you're giving your employees an environment in which they can flourish. If your employees don't feel safe, or are not able to be healthy in their working environment, it's highly likely that their quality of life will deteriorate, which will ultimately negatively affect business.

Safety is the first step on the road to content employees. Companies that have happy employees are sure to be much more productive than companies where employees are not happy with health and safety standards.

Additionally, keeping your employees safe is your legal responsibility. Regularly training your staff on health and safety practices, as well as issues associated with it, is a key part of fulfilling this duty and ensuring that your work environment remains safe and constructive.

What about providing other assistance?

Health and safety training is just one way to help your staff stay safe. Another important measure in your arsenal should be providing easy sources of information such as labelling.

If something is clearly labelled as dangerous, people are less likely to mess with it or mess around near it. However, if something is not properly labelled that is where accidents and injuries can occur. While you may have an established health and safety manual and procedures in place in case anything goes wrong, it is better to learn to prevent an incident altogether than to learn how to effectively clean up afterwards. Preventing unnecessary accidents reduces the downtime spent on repairs and recovery and will also help to increase productivity in your business.

It is the law

Business owners have a legal responsibility to ensure the safety of their employees. So if you aren't following UK health and safety requirements, you could be breaking the law or even forcing your own employees to work illegally. While every business sector has their own specific health

and safety requirements, there are universal procedures that should be put in place to ensure employee safety.

Universal way of training new employees

If you don't have the time to spare to offer extensive training to new employees, but can still offer a basic health and safety training course, health and safety labels will be able to help employees to learn on the job. If everything is labelled accordingly and they go by the descriptions on those labels, employees will be able to quickly pick up what is needed of them, to ensure a safe working environment. If nothing is properly labelled, new employees will be more likely to make silly mistakes and this can cost both time and money to rectify.

If you would like to learn more about health and safety, as well as the legal obligations of employers, we've got you covered.

Help is at hand - getting the best from your SAIF approved health and safety advisors

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

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



YOUR RSMS AND BDMS

NORTH

Drew McAllister
National Sales
Manager
M: 07711 368 114
E: drew.mcallister@
goldencharter.co.uk



EAST

Richard Auchincloss
National Sales
Manager
M: 07801 853 222
E: richard.auchincloss@
goldencharter.co.uk



WEST

Daniel Hare
National Sales
Manager
M: 07717 696 683
E: daniel.hare@
goldencharter.co.uk



Rosie Kinley
Scotland BDM
M: 07850 655 420
E: rosie.kinley@
goldencharter.co.uk



Anthony Parkinson
North England,
West Lancashire
& Merseyside,
Yorkshire & East
Lancashire, East
Midlands BDM
M: 07809 334 870
E: anthony.parkinson@
goldencharter.co.uk



Steve Bennett
East England, North
London, South East
London, South East
England, South West
London & Southern
England BDM
M: 07803 015 514
E: steve.bennett@
goldencharter.co.uk



Aldwell Bosanquet
West Midlands &
North Wales, South
Wales, Central
Midlands, South
Midlands BDM
M: 07850 659 705
E: aldwell.bosanquet@
goldencharter.co.uk



1 Linda Harvie
North Scotland
M: 07900 557 850
E: linda.harvie@
goldencharter.co.uk



5 Paul Hodgson
North England
M: 07834 417 315
E: paul.hodgson@
goldencharter.co.uk



9 Nicholas Dawson
East Midlands
M: 07921 066 740
E: nicholas.dawson@
goldencharter.co.uk



15 Steffan Davies
West Midlands
& North Wales
M: 07740 239 404
E: steffan.davies@
goldencharter.co.uk



2 Jacqui Johnston
Central Scotland
M: 07900 580 611
E: jacqui.johnston@
goldencharter.co.uk



6 Amy Smithson
Yorkshire &
East Lancashire
M: 07711 368 112
E: amy.smithson@
goldencharter.co.uk



10 Jon Briggs
East England
M: 07717 882 955
E: jon.briggs@
goldencharter.co.uk



16 Stephen Heath
South Central Midlands
M: 07809 320 838
E: stephen.heath@
goldencharter.co.uk



3 Martin Smith
South Scotland
M: 07850 659 711
E: martin.smith@
goldencharter.co.uk



7 Terry McIlwaine
West Lancashire
& Merseyside
M: 07718 358 443
E: terry.mcilwaine@
goldencharter.co.uk



11 David Oliver
North London
M: 07711 368 059
E: david.oliver@
goldencharter.co.uk



17 Paul Firth
South Wales
M: 07720 097 534
E: paul.firth@
goldencharter.co.uk



4 Konrad Wilkinson
Northern Ireland &
Republic of Ireland
M: 07715 038 663
E: konrad.wilkinson@
goldencharter.co.uk



8 Amanda Hodson
Central Midlands
M: 07714 923 342
E: amanda.hodson@
goldencharter.co.uk



12 Iain Catchpole
South East London
M: 07568 100 555
E: iain.catchpole@
goldencharter.co.uk



18 Rob Antonelli
West England
M: 07718 358 440
E: rob.antonelli@
goldencharter.co.uk



13 Neil Hodgson
South East England
M: 07718 706 311
E: neil.hodgson@
goldencharter.co.uk



19 Terry Lee
South West England
M: 07713 309 750
E: terry.lee@
goldencharter.co.uk

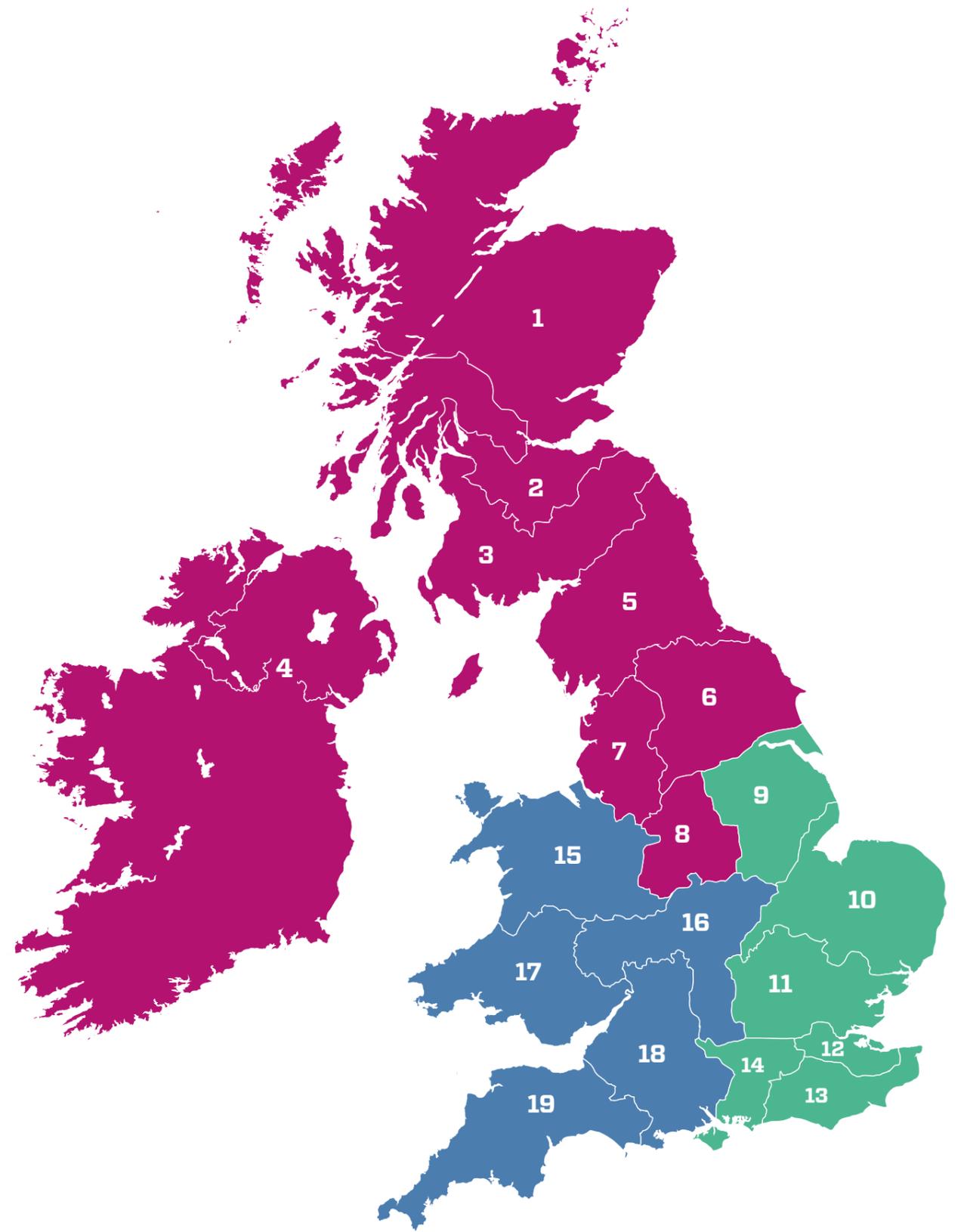


14 Russell Cooper
South West London
& Southern England
M: 07720 095 204
E: russell.cooper@
goldencharter.co.uk



NATIONAL KEY ACCOUNT MANAGER

Nick Lewis
M: 07850 794 106
E: nick.lewis@
goldencharter.co.uk



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

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

SAIF Associates Directory 2018

CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

Brahms Electric Vehicles Ltd
Mr S Cousins & Mr A Briggs (Milton Keynes)
01536 384261
electric@brahmselectricvehicles.co.uk
www.brahmselectricvehicles.co.uk
D A Gathercole Funeral Carriage Masters
Mr D Gathercole (Wisbech, Cambridgeshire)
01945 583974
Superior UK Automotive Ltd
Mr Peter Smith (Aldermaston)
0118 971 4444 • info@superioruk.com
www.superioruk.com
Woods Garage (Carriage Masters)
Mr D Wood (Sevenoaks)
01732 453256 • woodsgarage@outlook.com

CASKET & COFFIN MANUFACTURERS

Bradnam Joinery Ltd
Mr B Spittle (Haverhill, Suffolk)
01440 761404 • info@bradnamjoinery.co.uk
www.bradnamjoinery.co.uk
Colourful Coffins
Ms M Tomes (Oxford)
01865 779172
enquiries@colourfulcoffins.com
www.colourfulcoffins.com
DFS Caskets
Mr Martin Smith (Annan, Dumfries & Galloway)
01461 205114 • dfscaskets@aol.com
www.dfscaskets.co.uk
W Gadsby & Son Ltd
Mr P Gadsby (Bridgwater, Somerset)
01278 437123 • coffins@gadsby.co.uk
www.gadsbywickercoffins.co.uk
J & R Tweedie
Mr R Tweedie (Annan, Dumfries & Galloway)
01461 206099 • www.jrtweedie.co.uk

J. C. Walwyn & Sons Ltd
Mr K Walwyn (Ashbourne, Derbyshire)
01335 345555 • sales@jcwalywn.co.uk
www.jcwalywn.co.uk
Leslie R Tipping Ltd
Mr J Tipping (Stockport, Cheshire)
0161 480 7629 • sales@lrtipping.co.uk
www.lrtipping.co.uk
Musgrove Willows Ltd
Mrs E Musgrove (Westonzoyland, Somerset)
01278 699162 • info@musgrovewillows.co.uk
www.musgrovewillowcoffins.com
Natural Woven Products Ltd
Mr A & Mr D Hill (Bridgwater, Somerset)
01278 588011
contact@naturalwovenproducts.co.uk
www.naturalwovenproducts.co.uk

P & L Manufacturing Ltd
Mrs S Leighton (Gloucester)
01684 274683
sally@pandlmanufacturing.co.uk
Passages International Inc. Ltd
Mr R Crouch (Maidenhead, Berkshire)
01628 290220 • passages@tiscali.co.uk
www.passagesinternational.co.uk
Somerset Willow England
Mrs H Hill (Bridgwater, Somerset)
01278 424003 • enquiries@somersetwillow.co.uk
www.willowcoffins.co.uk
Tributes Ltd
Mr S Hoare (Poling, West Sussex)
08453 888742 • info@tributes.ltd.uk
www.tributes.ltd.uk
Urns UK Ltd
Mr P & Mrs B Patel (Potters Bar, Herts)
01707 645519 • info@urnsuk.com
www.urnsuk.com

CEMETERIES & CREMATORIA

GreenAcres Woodand Burials
Mrs Carmen Graham
01992 523863
info@greenacrescelebrate.co.uk
www.greenacrescelebrate.co.uk
GreenAcres Woodland Burials Chiltern
Ms Marisa Isaacs (Buckinghamshire)
01494 872158
info.chiltern@greenacrescelebrate.co.uk
www.greenacrescelebrate.co.uk/chiltern
GreenAcres Woodland Burials Colney
Ms Sam Curtis (Norwich, Norfolk)
01603 811556
info.colney@greenacrescelebrate.co.uk
www.greenacrescelebrate.co.uk/colney
GreenAcres Woodland Burials Epping
Mrs Deborah McNamara (Essex)
01992 523863
info.epping@greenacrescelebrate.co.uk
www.greenacrescelebrate.co.uk/epping
GreenAcres Woodland Burials Rainford
Mrs Karen Halpin (Merseyside)
01744 649189
info.rainford@greenacrescelebrate.co.uk
www.greenacrescelebrate.co.uk/rainford
GreenAcres Woodland Burials Heatherley Wood
Mr Peter Taylor (East Hampshire)
01428 715915
info.heatherley@greenacrescelebrate.co.uk
www.greenacrescelebrate.co.uk/heatherley-wood
Herongate Wood Cemetery
Ms J Sawtell (Billericay, Essex)
01277 633085 • www.green-burial.co.uk
enquiries@herongatewood.co.uk
Westerleigh Group Ltd
Mr R Evans (Bristol, South Gloucestershire)
0117 937 1050 • info@westerleighgroup.co.uk
www.westerleighgroup.co.uk

CLOTHING

ACS Clothing Ltd
Ms P Robertson (Motherwell)
0141 781 6530 • jimglancy@acscllothing.co.uk
www.funeralsuithire.co.uk
Keltic Clothing
Mr D Barry & Mrs L Kendrick (West Midlands)
08450 666699 • louise@kelticclothing.co.uk
www.kelticclothing.co.uk
Waterfront Manufacturing Ltd
Mr A Jenkinson (East Harling, Norfolk)
01953 718719
alan@waterfrontmanufacturing.co.uk
www.waterfrontmanufacturing.co.uk

EDUCATION & TRAINING

Independent Funeral Directors College Ltd
Corinne Pengelly • 0345 230 6777
corinne@saif.org.uk • www.ifdccollege.org
Training2Care (UK) Ltd
Mr G Knight (Colchester, Essex)
01376 573 999 • info@training2care.co.uk
www.training2care.co.uk

EQUIPMENT & SERVICES

CPL Supplies
Mr W McGuckin (Castlederg, N Ireland)
028 8167 1247
sales@cplsupplies.com • www.cplsupplies.com
Fibrous
Ms V Hancock (Cheshire)
0161 429 6080 • vanessa.hancock@fibrous.com
www.fibrous.com
Funeralmap Ltd
Mr T J Hitchman (Basingstoke)
0330 223 0279 • info@funeralmap.co.uk

www.funeralmap.co.uk
G T Embalming Service Ltd
Mr G G Taylor (Brighton)
01273 693772 • gtembalming@btinternet.com
www.gtembalming.com
Hygeco Lear
Ms H Lockwood (Leeds, West Yorkshire)
0113 277 8244
info@hygeco-lear.co.uk • www.hygeco-lear.co.uk
THW Refrigeration Ltd
Mr W Quail (Camberley, Surrey)
01276 601039 • william@thwrefrigeration.com
www.mortuaryequipmentdirect.co.uk

FINANCE & PROFESSIONAL SERVICES

Close Brothers Ltd
t/a Braemar Finance (Dundonald)
01563 852100 • info@braemarfinance.co.uk
www.braemarfinance.co.uk
Frontline Communications Group Ltd
Mr D Jones (Portsmouth)
01489 866630 • david@wearefrontline.co.uk
www.wearefrontline.co.uk
Goldray Funeral Consultancy Ltd
Mr R Barradell (Beverley, East Yorkshire)
01964 503055 • richard@goldray.co.uk
Ideal Sales Solutions t/a Ideal4Finance
Mrs E Corcoran (Kirkham)
01772 671355 • sales@ideal4finance.com
www.ideal4finance.com
Kings Court Trust Ltd
Miss J Clayton (Bristol)
0300 303 9000 • jill.clayton@kctrust.co.uk
www.kctrust.co.uk
Lemon Business Solutions Ltd
Mr M Anderson & Ms L Wratten
(Stockton-on-Tees)
01642 662772
info@no-sour-business.co.uk
www.no-sour-business.co.uk
Lend a Hand Finance (Funeral Finance)
Mr A Leigh (Stockport)
0161 7102591 • alex.leigh@lendahandfinance.co.uk
www.funeral-finance.co.uk

MacManus Asset Finance Ltd
t/a MacManus Funeral Director Finance
Mr C MacManus (Abercynon)
01443 800621 • cm@macmanusfd.finance
www.macmanusfuneralfinancedirectorfinance.co.uk
Occupational Safety Systems (UK) Ltd
Mr S Bloxham
(Letchworth Garden City, Hertfordshire)
0845 634 4166 • info@safetyforbusiness.co.uk
www.safetyforbusiness.co.uk
The Probate Bureau
Mr D Hartley West (Ware, Hertfordshire)
01920 443590 • info@probatebureau.com
www.probatebureau.com
Redwood Collections
Mr S & Mr A North (Surrey)
0208 288 3555 • www.redwoodcollections.com
info@redwoodcollections.com
SAIFsure (Unicorn Insurance Brokers)
Mr B Hart
0203 603 4194 • 0774 057 7654
brian@saifsure.org.uk
www.saifsure.co.uk
SAIF Resolve (Scott & Mears)
Bill Baddeley (Southend on Sea, Essex)
01702 312737 • enquiries@saifresolve.co.uk
www.saifresolve.co.uk
Skingle, Helps & Co
Mr J Helps (Carshalton Beeches, Surrey)
0208 770 1095 • www.helps.co.uk
South Essex Insurance Brokers Ltd

The Manager (South Ockendon, Essex)
01708 850000 • www.seib.co.uk
Trident Marketing Anglia Ltd
Mrs V Beswick/Mr R Pearce (Semer, Ipswich)
01473 823700 • victoria@tridentmarketinguk.com
www.tridentmarketinguk.com
UK200group.co.uk
Ms S Wise (Aldershot, Hampshire)
01252 401050 • admin@uk200group.co.uk
www.uk200group.co.uk
Utilitywise Plc
Mr G Mason (Tyne & Wear) • 0191 425 4791
www.utilitywise.com • saif@utilitywise.com
Zebra Finance Ltd
Mr A Snape (Derby)
01332 680400 • www.zebrafinance.com
enquiries@zebrafinance.com

FUNERAL OFFICIANTS

Association of Independent Celebrants
Mr P Spicksley (Lincolnshire)
07783 323324
chairman@independentcelebrants.com
www.independentcelebrants.com
British Humanist Association
Mr A Copson (London)
0207 079 3580 • ceremonies@humanism.org.uk
www.humanism.org.uk
Civil Ceremonies Ltd
Anne Barber (Kettering, Northamptonshire)
01480 276080 • info@civildceremonies.co.uk
www.civildceremonies.co.uk
County Celebrants Network
Mr Eric Gill (Wiltshire)
07770 625378 • ericgillcelebrant@outlook.co.uk
www.countycelebrantsnetwork.com
Fellowship of Professional Celebrants
Mrs T Shanks (Worthing, West Sussex)
01903 602795 • terri.shanks@ntlworld.com
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www.funeralsoftware.co.uk

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(Amersham, Buckinghamshire)
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trustees@muchloved.com • www.muchloved.com

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

OTHERS

Dr Bill Webster
Grief Journey
07711 908805 • www.griefjourney.com
Funeral Service Journal (FSJ)
(Worthing, West Sussex)
Editorial: Russ Bravo / Advertising: Denise Walker
01903 604338 • editorial@fsj.co.uk • www.fsj.co.uk
Funeral Zone Ltd
Mr E Gallois/Mr K Homeyard (Exeter)
01392 409760 • www.funeralzone.co.uk
sales@funeralzone.co.uk
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Mr J Dunn/Mr I Strang (London)
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www.beyond.lite
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Ms D Jones (Bridgend)
07786 382336 • www.lovinglymanaged.com
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Mr P Clarke (Ferndown, Dorset)
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www.networktelegram.com
pclarke@telex-net.com
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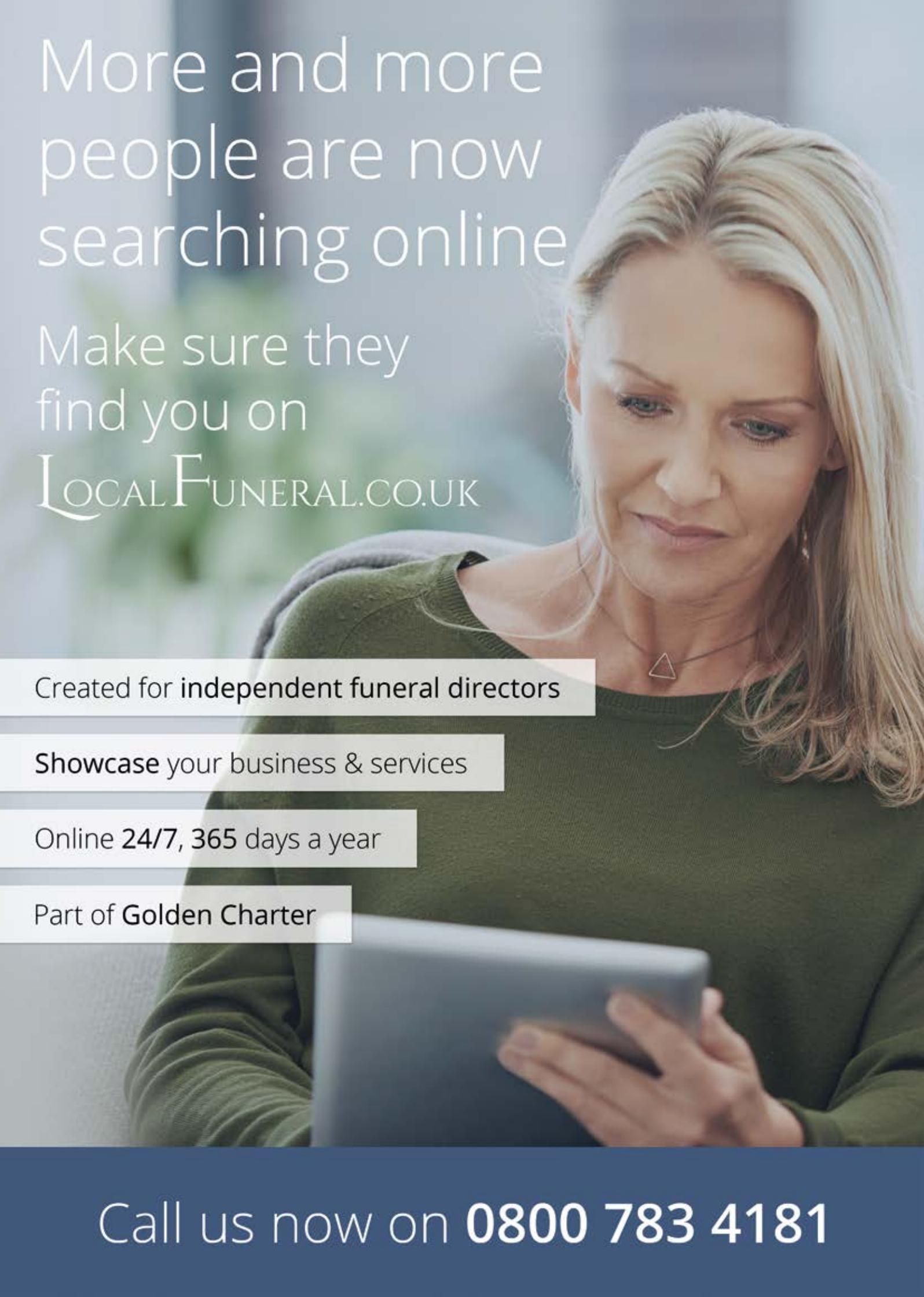
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www.advancesalesuk.com
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