



# Insight

MEET THE NEW  
SAIF SCOTLAND  
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TO THE GDPR  
DEADLINE  
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## THE TRUE KEY TO SUCCESS

NICHOLAS O'HARA TALKS ABOUT  
THE IMPORTANCE OF DEDICATION,  
COMMITMENT AND COMPASSION



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



**Dying  
Matters**

*Let's talk  
about it*

# Let's start the conversation...

## Dying Matters Awareness Week, 14-20 May 2018

As part of Dying Matters Awareness Week, we want to help you interact with the people in your community – getting them to open up, talk about dying and ask those all-important questions.

We've prepared a new toolkit – including posters, invitations and giveaways – that can help you to plan and host an event at your premises during the awareness week. The toolkit will be available to order soon.

**To find out more about hosting an event and ordering your toolkit, please contact your local Golden Charter representative.**

**FUNERAL PLANS FROM**  
**Golden Charter**  
Smart Planning for Later Life



Toolkit available soon



# Insight

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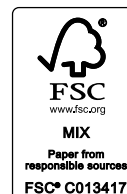
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# Create the independent future you want.

While SAIF represents you on the issues that matter.

**We know how much you value your independence.**

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

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

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







TERRY TENNENS

SAIF CHIEF EXECUTIVE

# Here are opportunities to differentiate your firm from the rest!

## Dementia Friendly businesses

Once more, SAIF is taking the lead when it comes to attuning our members' businesses to the needs of their communities.

In this issue, Fellow of SAIF Chris Parker writes about the strategic alliance SAIF has with the Alzheimer's Society. In the UK, 850,000 people live with dementia and it is growing to be the most significant health challenge in contemporary life.

Here is an opportunity for your business to become a resource hub by supporting people with dementia and their relatives.

SAIF wishes to ensure all of our member firms train their staff to be Dementia Friends.

Please attend the Regional Meetings, where Chris will be on hand to provide taster sessions. If you cannot attend, it takes just eight minutes to watch a video to be made aware of the core principles.

Join us and help us to achieve 5,000 Dementia Friends over the next 12 months!

## Support after Suicide Partnership (SASP)

Sadly some 6,000 individuals end their lives by suicide every year across the UK. The impact of this affects nearly one million people.

SASP is an umbrella organisation that co-ordinates a large number of charities that support people through bereavement. Many of these will be known to you, whether Child Bereavement UK or the Samaritans.

SAIF has created a strategic partnership with SASP to ensure all SAIF member firms have their "help is at hand" leaflet to give to their clients where a next of kin has died in these circumstances.

Its website – [www.supportaftersuicide.org.uk](http://www.supportaftersuicide.org.uk) – offers a variety of resources.

What can you do? Ensure your staff are trained and aware of this resource. It will set your firm apart. Ensure you have the help at hand leaflet available. Order yours from the SAIF Business Centre.

## SAIFSupport and SAIF Care

### SAIFSupport

This is a free benefit to all SAIF member firms and all their staff members. Mental health and wellbeing are crucial elements to a fully functioning life.

For a variety of reasons across society, people face increasing stress, complex emotional situations and depressive illnesses.

This will possibly impact your staff teams at some point. Therefore, SAIFSupport, which has been running for over three years, offers a confidential and free service to any member of your team.

Professional Help, which administers the service, offer a Monday to Friday, 9am to 9pm telephone, email, and Skype helpline, or face-to-face counselling (up to six free sessions).

Ensure your team are aware of this service before a crisis hits them and affects your business performance!

Contact SAIFSupport for more details on **0800 077 8578**, [help@saifsupport.org.uk](mailto:help@saifsupport.org.uk) or visit [www.saifsupport.org.uk](http://www.saifsupport.org.uk)

### SAIF Care

This ground-breaking service offers bereavement support and counselling to clients of SAIF member firms. There is a modest opt-in fee based on your grade of SAIF membership.

When arranging a funeral with a client,

you can provide a leaflet and explain that this service is available to them. The helpline is available Monday to Friday, from 9am to 9pm, and if appropriate they can receive six free counselling sessions to manage their loss and the often complex and emotional issues associated with it.

SAIF member firms receive the SAIF Care logo for their office window, a digital logo for their website, and electronic and some printed resources.

Contact the SAIF Business Centre for more details, on **01279 726777** or [info@saif.org.uk](mailto:info@saif.org.uk)

## Cremation Regulations 2017, effective from 6 April 2018

Please be aware that the Ministry of Justice has implemented new cremation forms and guidelines to funeral directors. Details can be found in the members' area of the SAIF website. Your local crematoria should advise funeral directors in their area how they will be implementing these changes. We would encourage members to contact their local crematoria, if they have not heard of how these changes will impact their application forms.

**Wishing you a marvellous springtime!**

Terry Tennens  
Chief Executive, SAIF

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

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For more information contact Bill Baddeley

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Fax: 01702 312736

[www.saifresolve.co.uk](http://www.saifresolve.co.uk)



SUZANNE GRAHAME  
GOLDEN CHARTER CHIEF EXECUTIVE OFFICER

# Spoilt for choice

As the busiest period of the year starts to subside, every Independent who works with Golden Charter will notice a few changes. Whether in our plan range itself or the increasing levels of support we are offering to wider aspects of your business, different features of the Golden Charter offering are being refreshed.

Our price rise will be among the most visible of those changes to those of you who offer or accept standard plans. Most of the plans in the range increased by £200 on 1 April, and all of that increase is going to the funeral director invoice amount (FDIA). Families will benefit from £160 in extra funding for third party costs, with the remainder available for funding funeral director services.

Updates have also been made to the Value Plan. This plan maintains its price point for families and funeral directors who desire that option. The integrated Will, however, has been removed from the Value Plan, leading to £199 additional funding for funeral director services and an increased allowance for third party costs. Other changes following consultation with Independents include updated coffin descriptions, and enhancing families' choice through an optional five year guarantee on third party costs for cremation, now set at £200.

Providing real choice is one of our key goals – it helps us support every independent funeral director more effectively, but also means we can reach more families at a time when it is becoming

“IT IS  
BECOMING  
CLEAR THAT  
THE PUBLIC'S  
EXPECTATIONS  
ARE GROWING  
MORE VARIED”

clear that the public's expectations are growing more varied.

We know that only certain groups of the population are likely to walk into a funeral home. According to YouGov, 61% of people feel comfortable taking a plan out from a funeral director – by far the most popular option – but we cannot ignore that more than a third of the population looks to other sources when considering a funeral plan.

Golden Charter has long provided alternatives for pre-planning, and now [LocalFuneral.co.uk](https://www.localfuneral.co.uk) is an at-need option for those sourcing a funeral director on the web (see page 12). A section of the population naturally search online first; the proliferation of several disruptive digital funeral companies prove this is a growing segment. What [LocalFuneral.co.uk](https://www.localfuneral.co.uk) does is point those people in the direction of an Independent. A new example of the at-need support we can offer you, it lets families find assistance online and even

instantly get in touch with their local independent funeral director.

Already, [LocalFuneral.co.uk](https://www.localfuneral.co.uk) has become a truly national service with more than 450 independent branches opted in. The site is unique in providing immediate assistance, and it ensures that some families are not lost to Independents just because they are more comfortable with a non-traditional route to setting up a funeral.

As we continue to look for ways to nudge families in the direction of Independents, there is plenty more work to be done and lots of innovation on the way. Investigating how we can best use technology is a key focus for Golden Charter this year, and one that never truly ends. [LocalFuneral.co.uk](https://www.localfuneral.co.uk) has made for a major first step, but those kinds of large scale projects are coming alongside granular improvements to the way we process every plan.

Between our evolving use of technology, our updated product range or simply the way we engage with you and your families, our new year will be marked by a variety of approaches. All have the same purpose, however: to use our national reach to support every aspect of your business we can, and to help ensure different kinds of families are aware of what an independent funeral director can offer.

*Suzanne Grahame*

[suzanne.grahame@goldencharter.co.uk](mailto:suzanne.grahame@goldencharter.co.uk)



## Making our funeral businesses a SAIF place for clients with dementia

SAIF is committed to encouraging independent funeral directors to sign up to the Dementia Friends initiative. Here Chris Parker, Dementia Friends Champion and former SAIF President, explains how becoming more dementia friendly supports your community and business

WORDS: CHRIS PARKER

**A**s I write this, there are 850,000 people in the UK who are living with dementia – a figure expected to rise to a million within a few short years. Our children and grandchildren have a one in three chance of developing dementia in later life, which also means that many of them will be caring for somebody with dementia, and it could be you or me or any one of your friends and family.

So, 850,000 very good reasons for your business to be one that is dementia friendly, because people living with dementia still need all the goods and services they did before their diagnosis. They need shops, buses and insurance, and yes, even funeral directors, because sometimes it's the dementia carer who dies and the surviving spouse, your client, has dementia. We are all very good at meeting the needs of our clients in myriad ways. Taking that little bit of care, which we are so well known for, to make the funeral a memorable experience tailored to support the particular needs of a family, such as signposting them to

Chris Parker

bereavement support, providing age appropriate books for children and ensuring there is a wheelchair available for a relative with poor mobility. All of these things we do as a matter of course, but many of us have overlooked the particular needs of the next of kin or close relatives who have dementia – all 850,000 of them.

At the AGM weekend in Brighton, SAIF was proud to announce that we have become the newest corporate partner of the Alzheimer's Society. We have pledged, as an organisation, to make as many of our members and their staff dementia aware as we can, and also to help the Alzheimer's Society with needed fundraising. Dementia now kills more people than either cancer or heart disease, but significantly less is given to dementia research than is given for research into other diseases. For every four cancer researchers, there is only one dementia researcher. A cure is dependent on research and dementia won't go away until we have a cure.

Making your business one that is dementia friendly relies very much on you and your staff being dementia aware.

So, first stage is to encourage all of your staff to become dementia friends. It is a very simple process which can be done online through the SAIF website. Each person accessing the programme and becoming a dementia friend will be credited to the SAIF total. We already have the 50 who attended the seminar in Brighton, so a good start. Why not make it part of your induction for new staff?





## “FIRST OF ALL, ARE YOUR PREMISES DEMENTIA FRIENDLY? IS ACCESS EASY? PEOPLE WITH DEMENTIA OFTEN HAVE PROBLEMS WITH MOBILITY”

As a business working to become dementia friendly there are two other aspects of your business life which you should consider. First of all, are your premises dementia friendly? Is access easy? People with dementia often have problems with mobility.

Is everything clearly signposted? People with dementia often get confused, so when they come out of the toilet or chapel can they find their way back? Because dementia is a disease of the brain, and different parts of the brain can be affected causing a whole variety of symptoms, it's fair to say that if your premises pass the dementia test, then they are fit to accommodate those with all other disabilities and frailties.

The second aspect that a dementia friendly business should consider is the workforce. We work in a profession that probably employs a greater number of older people than any other. Thus, there is an increasing chance that a member of your staff may develop dementia. Because we work, usually in a very ordered and organised way, symptoms of memory loss and confusion may be more evident to us that even to family members, where home life is a more relaxed environment. Once a diagnosis is given, we have a legal obligation to support that employee by making reasonable changes to their role so that they may continue to work. In a similar way, we have an increasing chance of employing those who are family dementia carers. Caring for a relative with dementia is often a demanding 24/7 role and so the probability of that member of staff requesting flexible working hours is great. Again, we have a legal responsibility as employers to make that provision wherever possible.

All across the UK the Alzheimer's Society is encouraging businesses to be dementia friendly. As we have done in many arenas over the past 25 years, SAIF is leading the charge for this profession.

SAIF and its members, united against dementia!



For more information, contact the SAIF Business Centre on **01279 726777** or [info@saif.org.uk](mailto:info@saif.org.uk) about engaging with this unique opportunity.



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**Guy Turner**

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[www.funeralconsulting.co.uk](http://www.funeralconsulting.co.uk)

## How can I become a Dementia Friend?



To become a Dementia Friend, please follow the instructions below.

- To watch Dementia Friends organisation videos – visit the website [www.dementiafriends.org.uk/DF\\_WEBC\\_PartnerVideos?page=videos-for-organisations#WrpiGi7waUl](http://www.dementiafriends.org.uk/DF_WEBC_PartnerVideos?page=videos-for-organisations#WrpiGi7waUl)
- Follow instructions on the pop up box – your code is **SAIF1234**
- Start watching: Introductory video and at least one other of the four available.

You are now a Dementia Friend. When all members of your business have watched the videos, please either email [info@saif.org.uk](mailto:info@saif.org.uk) or call the SAIF Business Centre on **01279 726777** to claim your badges and action cards.

If you require any fundraising items, such as collection boxes or donation forms, please contact the SAIF Business Centre.

### DATE FOR YOUR DIARY

The SAIF Education Day 2018 will take place on 31 October at the Leicester Tigers Rugby Football Club.

Look out for more details on the event in future issues of *SAIF Insight* and on the SAIF website at [saif.org.uk](http://saif.org.uk)

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11/17



# New heads at Mike McFall Funeral Directors

**M**ike McFall, of Fort William firm Mike McFall Funeral Directors, has recently retired from the business after serving the community from the Inverlochy office for 10 years.

Previous to his time running his own business, Mike had provided excellent service to the community at another local company for 34 years.

Mike McFall Funeral Directors is now run by Jamie S Manson and Beth

MacBeath. Jamie, a qualified funeral director, has worked at Inverlochy for eight years, gaining a wealth of experience in that time. Beth has worked at Inverlochy for 10 years, and is also very experienced in helping families at very difficult times.

Both Jamie and Beth said they look forward to providing the caring and professional service that Mike McFall Funeral Directors is known for in the local area.



Kevin Kerr (Funeral Service Operative), Jamie S Manson (Principal Funeral Director) and Beth MacBeath (Director)



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# 25 years in the profession

**J**ean Bell, well known to many from her 25 years in the funeral profession, retired on Thursday 29 March after a long and successful career.

Jean was with Andrew Harvey when he and Gordon Kee founded Golden Charter, and Jean then started on the path of selling and promoting Golden Charter plans. Jean left Andrew Harvey when the company was sold and moved to work in a hospice for several years. She returned to the profession to spend six years working for Anderson Maguire in a community outreach role which involved talks in the community and promoting

and selling plans.

Jean then moved to J&T McColgan in Clydebank. For the last six years she has been presenting talks on funeral planning in nursing homes and at community events, and in 2016 she helped the company achieve the national Funeral Planner of the Year award.

Linda Harvie, Golden Charter Regional Sales Manager, said: "Golden Charter would like to thank Jean for her continued support of our business throughout her career. She has arranged countless funeral plans and supported many families in arranging their funeral needs in advance."



Linda Harvie of  
Golden Charter  
with Jean Bell

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# LocalFuneral.co.uk

More than 400 branches have signed up to participate in the pilot phase of the project



Adam Ginder

Four months ago the first at-need funeral enquiries were received from families visiting LocalFuneral.co.uk, and since then more than 400 branches have signed up to participate in the pilot phase.

The first business to carry out a funeral originating from the site was Scollen & Wright Funeral Service, based in Sunderland. Having witnessed the growing number of funeral comparison sites popping up online, General Manager Nigel Marston decided to opt-in his business to appear on LocalFuneral.co.uk.

Nigel said: "I was somewhat cynical as to whether someone would choose one of these sites in a search rather than go direct to a funeral director, but I felt I had to try and see for myself. The service is free and operated by Golden Charter, so it seemed a good place to start. "The initial set up was very straightforward. There were some teething problems where the system didn't work as intended but presumably these are now ironed out, so there's nothing to lose in trying it."

Feedback from Nigel and other funeral directors involved in the trial has impacted the look and feel of the site, as well as

refining the processes behind it that deliver at-need enquiries to independent funeral businesses.

Another business to receive one of the first enquiries via the site was M. K. Ginder & Sons, based in Watford. Funeral director Adam Ginder shared his thoughts on why this family had chosen to go online to find a funeral director, and how the process worked for him.

He said: "The deceased's next of kin did not live in the area, and had Google searched 'local funeral director Bushey' and came across LocalFuneral.co.uk, leading him to us.

"When I received the email I accepted the link and called them within the time requested. They had selected the simplest funeral arrangement option on the site, however when they came into the office they chose a traditional funeral arrangement.

"The payment for the funeral was made in advance direct to us and the service went ahead as planned a few days later."



**For more information** contact your local Golden Charter representative or email [support@localfuneral.co.uk](mailto:support@localfuneral.co.uk)

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## Book your slot: GDPR masterclasses

The General Data Protection Regulation (GDPR) is only one month away, and funeral director masterclasses on preparing for it are running throughout 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.

- 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'.



J Brown Funeral Services is settling in well at its premises

## The personal touch

There are times when we all need support, and one independent family firm in Amersham is going the extra mile for its community.

J Brown Funeral Services only opened seven months ago but is already leading the way in creating bespoke funerals and promoting pre-paid plans for its customers.

Owner Jason Brown said: "Being a funeral director is more than just turning up on the day; we almost become part of the family. We are flexible and responsive to what our community needs and we are building up a great trust with our customers and communities."

Jason is not new to the funeral profession; he started working for an Independent in 1992 and was a partner and SAIF member for 11 years before he left his former firm in 2015. Now, Jason, his fiancé, Ana, and his father, Stewart,

are settling in well at their Woodside Road premises and even taking part in the Golden Charter and GreenAcres Woodland Burial Funeral Plan trials.

"I sold the first ever Woodland Burial Plan," revealed Jason. "Since then we have sold another four Woodland plans. I sell

Golden Charter plans and know them inside out. I believe we really have to know everything about the products we provide to people, especially given the sensitivities.

"People are looking for options now and we have been amazed at the amount of traffic coming through our website and social media channels."

Jason is keen to be involved with SAIF and is also a member SAIFCharter.

"I think it is really important to invest in pre-paid plans. Looking at the way the market is going, offering pre-paid plans is essential going forward."

See all the latest SAIF membership updates on page 20



## 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

## SAIF and Golden Charter: working more closely together

Ties between SAIF and plan provider Golden Charter have been strengthened further in a move that will improve the service provided to independent funeral directors.

The latest move means funeral directors can effectively join SAIF and offer Golden Charter plans with the benefit of one contact point.

The move can offer an efficient service, given SAIF represents independent funeral directors and Golden Charter is owned by independent funeral directors through the SAIFCharter association.

Under the new streamlined system, Golden Charter Business Development Managers (BDMs) will contact applicants wishing to offer Golden Charter plans while at the same time completing their SAIF membership with a simplified electronic process.

Using a secure application (Workmobile) the completed forms

are sent electronically in real time back to the SAIF Business Centre, complying with the new GDPR regulations.

Aldwell Bosanquet is one of Golden Charter's BDMs. He explained why it is important for the two organisations to work together in this way. "It places us both in a position of strength and demonstrates unity in what is seen to be a challenging time for the independent funeral director."

Clients wanting to sign up with Golden Charter have to be a member of one of two trade bodies that the organisation recognises – SAIF or the NAFD. Aldwell added: "So why not partner with the option that provides true support for the independent funeral director and the range of benefits on offer?"

"The journey for funeral homes wishing to work with Golden Charter starts with that trade body membership. By expediting this process, our client can come on

## Ashes 'withheld' from families

Families have been told by some local authorities that they cannot be given ashes if they do not pay for a private funeral, according to a *Sunday Times* investigation.

The newspaper recorded a conversation with an "official" from Glasgow City Council who repeatedly said that families did not have a right to the ashes, which instead "would be disposed of in the council-owned crematorium garden".

Other councils in Scotland and London were also cited by the paper as having "similar restrictions",

which the *Sunday Times* called "an apparent ploy to reduce demand for paupers' funerals". Labour's Frank Field MP, Chair of the Work & Pensions Select Committee, said the practice "would make most people sick to the pit of their stomach".

Glasgow City Council has responded that it does not have such a policy, and that the issue would be clarified with staff.

The council added: "Where [the person who should receive the ashes] is clear, we can and do pass remains into the care of family members."







Anthony Parkinson, BDM North; Rosie Kinley, BDM Scotland; Aldwell Bosanquet, BDM West; Claire Day, SAIF Membership Administration Manager and Steve Bennett, BDM East

board much quicker and start to service their customers' needs with a Golden Charter funeral plan sooner.

"We personally believe the new relationship with SAIF will create a better understanding of Golden Charter and the support we provide to our clients offering funeral plans with a best-in-practice approach."

He added: "The benefits of working with Golden Charter and the importance

of joining SAIF outweigh any costs for the business. Our system provides live updates and allows clear visibility of where new members are within the process.

"We have a working relationship built upon trust and a grounded understanding of what both enterprises offer and how we benefit one another. New funeral directors can now access support from SAIF

much sooner and they have a fantastic support network offering a Golden Charter funeral plan."

Terry Tennens, Chief Executive of SAIF, said: "SAIF is an effective trade association that exclusively represents independent funeral directors across the islands of the UK.

"We continue to be the voice of the independent to the parliaments across the UK, bringing generations of expertise to the funeral industry combining that unique blend of professionalism, member support services, agility to respond and a reputation that has credibility in the corridors of influence.

"We are delighted to partner with Golden Charter's Business Development Managers whose customer service approach and attention to detail forge a strong alliance for the independent sector in the face of so much change. The more we are together, the stronger we shall be."

If you want to know more about Golden Charter Funeral Plans and the potential benefits to your business, please contact your relevant BDM. Details of each can be found on **page 40**.

# Don't make it complicated Make it work



[www.memorygiving.com](http://www.memorygiving.com)  
secure donations  
and funeral information



## SAIF golf day

SAIF v SAIF Associates golf match 14-16 June

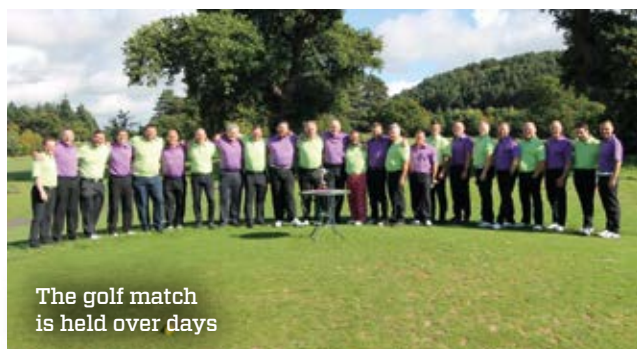
**P**laces are still available for the annual golf match of SAIF funeral directors versus SAIF Associates, which will take place 14-16 June at St Pierre Golf Club, Chepstow.

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](mailto: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](mailto: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.



# Cloudberry

Independent funeral directors using Cloudberry's In Memory cloud-based donations management system made over £1 million for charities and groups across the UK over 2017.

Over 21,000 individual donations were made, including more than 7,200 online transactions – an 89% increase that saw online donations overtake traditional cash and cheque options.

Cloudberry said donors were growing increasingly used to donating online via funeral directors' websites, but also noted that the figures continue to show the importance of cash and cheque donations.

Cloudberry Director Mark Robinson said: "These figures continue to support our assertion that funeral

directors need a donation management platform that allows them to manage traditional and online giving together in one system. While online will continue to grow, it will be some time before the vast majority are managed this way, which remains our objective."

He added: "We are delighted with the almost doubling of online transactions, resulting in ever more donations [through] our customers' websites. The single fact that consistently eight out of 10 online donors add Gift Aid makes this form of donation ever more compelling."

Cloudberry noted that the most successful funeral director using In Memory still only sees 57% of donations transacted online, leaving them to deal

## First aid leaflet revised

The Health and Safety Executive has updated some of its guidance material that covers first aid at work.

The document, available from the SAIF members' area on the

website ([saif.org.uk](http://saif.org.uk)), now includes guidance on automated external defibrillators. It is advisable to keep a copy of the leaflet in first aid boxes as a basic guide to first aid equipment.

## IFD College dates

The Independent Funeral Directors (IFD) College has courses available.



**Course: G1-2**  
Foundation –  
Funeral Practitioner  
**Date:** 26 April 2018  
**Time:** 10.00 – 16.00  
**Location:** Glasgow

**Course: G1-2**  
Foundation –  
Funeral Practitioner

**Date:** 27 June 2018  
**Time:** 09.30 – 12.30  
**Location:** Llanelli

**Course: HS1-2**  
Health & Safety  
for Funeral Staff  
**Date:** 27 June 2018  
**Time:** 13.00 – 16.00  
**Location:** Llanelli

Note: Students must have attended and be progressing with Foundation – Funeral Practitioner before attending either the Funeral Operative or Funeral Administrator course

# smashes through the million



in donations totalling over £3.25 million.

Around 60% of donors live within the typical trading area of the funeral director.

Mark added: "We remain totally committed to deducting nothing from any donation and confirm that our charge of £6 per In Memory page to the funeral director remains fixed for the coming year." **www.funeralmanagement.net**

✓ For more information, please contact Mark Robinson at Cloudberry: **mark.robinson@funeralmanagement.net**  
**01803 229467**  
**07966 323786**

**CLODBERRY**  
Complete Donations Management

manually with 43% via cash and cheques. On average just over a third of transactions were online, compared to 65% by cash or cheque.

The power of online

credit and debit card donations to attract Gift Aid also boosted the total raised. 78% of donors made the single click to add Gift Aid to their card donation.

In Memory, now entering its fifth year of operation, has now processed over 73,000 donations in total via funeral directors. Including Gift Aid this has resulted

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# Just another Sunday

WORDS: ALUN TUCKER  
NATIONAL PRESIDENT

One of the greatest benefits SAIF offers its members is SAIFSupport. In times when mental health issues are reported in the media almost daily, free advice is readily available to member firms and their employees. This is the story, written in 1990, behind why I felt funeral directors needed such a scheme to help them. It took a very long time for me and SAIF to be in a position to set up SAIFSupport, and it is now in its third year.

How often do we hear news programmes giving details of a disaster and what reaction do we feel?

Obviously we show immediate concern for those who have died or have been injured, but for how long do we think about it? A moment perhaps, a couple of days until the news coverage ceases? I wonder.

My attitude changed on Sunday 8 January 1989, a day that will last with me forever.

The day itself had no special significance. With my daughter

tucked up in bed fast asleep, my wife and I sat down to watch television and enjoy a bottle of wine.

We were watching a documentary on the BBC when a newflash interrupted our viewing, saying an aeroplane had crashed on the M1 motorway near Junction 24 at Kegworth. Early reports were confusing, coming so soon after Lockerbie; the possibility of a bomb was mentioned, and there were reports of a car trapped underneath the wreckage. Both these stories were unfounded.

An hour later the telephone rang, it was our duty funeral director to say he'd had a call from the police requesting our attendance at the scene. A similar call had been made to other funeral directors throughout Leicestershire. Half

an hour later I was on my way with a colleague. I had no idea what lay ahead.

We were diverted off the M1 at Junction 23 and had to travel through Loughborough onto the A6 to Junction 24. Every road junction was manned by either traffic wardens or police officers. The scene itself was difficult to describe

other than to say there was a mass of emergency vehicles with blue lights flashing and searchlights had been set up so the area of impact was as bright as day. The tense atmosphere

was interspersed with instructions being called by the various service chiefs who had the unenviable task of organising the rescue.

We were needed immediately; a woman's body had to be moved to the temporary mortuary which had been prepared at East



## SUPPORTING THE VALUABLE WORK OF GREAT ORMOND

At the recent SAIF AGM, National President Alun Tucker announced Great Ormond Street Hospital as his charity of the year.

Here fellow SAIF Member Jamie West, from West & Coe Funeral Directors, discusses his personal mission to support the fantastic and life-saving work Great Ormond Street Hospital (GOSH) does. Jamie has pledged to raise £100,000 for GOSH after the hospital and staff saved his daughter's life.

"It is a charity that sits in the hearts of so many people, but for your child to need access to the neonatal funded intensive care unit you appreciate first hand just how life changing the funds raised can be.

"Eva Jem West was born on 21 October 2017, but sadly the joy of

welcoming her back to the family home was short lived as she was re-admitted to hospital at nine days old. After a worrisome few weeks, Eva was transferred to GOSH for further investigation.

"Within 24 hours they were able to diagnose Eva's extremely rare h-type tracheoesophageal fistula (TOF), which is an abnormal connection between the airway and the food pipe. This meant as Eva swallowed milk small amounts would enter her lungs and without surgical repair she would not survive. This life-threatening condition affects one in 100,000 children - which is the target fundraising amount #teameva has chosen. TOFs often lead to severe and fatal pulmonary complications and just hours after being diagnosed things suddenly





Midlands Airport, just a mile away. Little did I know we would make that journey another dozen times that night.

The work of the emergency services was magnificent. Having been present I believe that no amount of practice, however realistic, can ever really prepare one for the actual horrors of such a situation. The support groups, such as the Salvation Army, were there as always on such occasions with an endless supply of food and drink which was greatly appreciated as the night went on.

At 5.30am I left the temporary mortuary for the last time, taking with me memories I will never forget.

I arrived home at 6.45am, sat down with a cup of tea, had a hot bath and then it was to work for another day at the office. At 3pm that afternoon I could take no more and went home to bed. People I had spoken to had seen me on television news bulletins from the scene.

In the aftermath, we heard that all emergency services personnel were to be offered counselling to help get

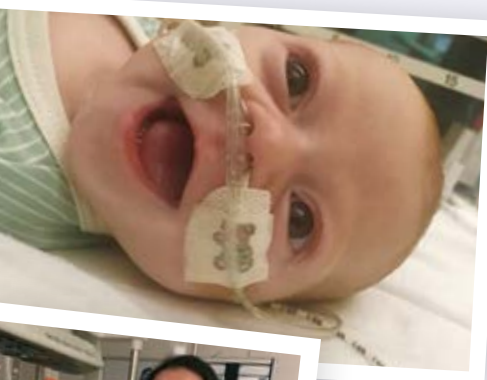
over the trauma. None was offered to the funeral services, we had to find our own. I appreciate that in more modern times, many other large scale tragedies occur and it need only be something very simple that can cause you upset in either your private or working life. You are not alone, help is there for you.

Catherine Betley, of Professional Help, has proved a great ally in bringing SAIFSupport to fruition. I am very grateful for her help in setting up this scheme. ●

## AND LIFE-SAVING STREET HOSPITAL



**GREAT  
ORMOND  
STREET  
HOSPITAL  
CHARITY**



**Eva Jem West was born on 21 October 2017 and was treated by the fantastic staff at Great Ormond Street Hospital**

took a turn for the worse, as Eva's lungs could no longer cope.

"Eva was admitted to intensive care - and our three-month rollercoaster began. To watch your child fight for their life is every bit as horrifying as you might dare to let yourself imagine, but through even the darkest moments we remained grateful for the world-class care Eva received.

"Eva was stable enough to have her operation on 19 December and she was finally able to come home on Valentine's Day. Although Eva is still fed via a tube and will require special care for some time to come, we are forever grateful for the treatment she continues to receive and the wonderful opportunity of life that is ahead of her.

"So, to celebrate our incredible Eva and to extend our gratitude and

thanks so that GOSH can continue to change the lives of other families with seriously ill children, we welcome you to support #teameva in whichever way you can.

"Thank you in advance for your contribution and keep in touch with our fundraising journey at **[www.teameva.co.uk](http://www.teameva.co.uk)**

"Though she be but little, she is fierce."

JAMIE, JADE, ANNELI & EVA WEST



As mentioned in the article, *SAIFInsight* readers can keep up with the Team Eva fundraising online at **[www.teameva.co.uk](http://www.teameva.co.uk)**



## SAIF MEMBERSHIP UPDATE

FULL MEMBERSHIP  
PENDING

Shayne Stork  
**Shayne Stork Family  
Funeral Services**  
104-106 Sprowston Road  
Norwich  
NR3 4QW  
*Close date: 13 April 2018*

Hadrian Cracknell  
**Joseph Geldart & Sons Ltd**  
New Road Side  
Horsforth  
Leeds  
LS18 4NE  
*Close date: 13 April 2018*

Kevin Moxon  
**Kevin Moxon Independent  
Funeral Directors**  
5 Ramshill Road  
Scarborough  
YO11 2LN  
*Close date: 13 April 2018*

Michael Lee  
**Michael Lee  
Funeral Director**  
Park Road Funeral Service  
64 Park Road  
Blyth  
Northumberland  
NE24 3DL  
*Close date: 13 April 2018*

Sharron Harris  
**Calos Funeral Directors Ltd**  
44 Glengall Road  
Edgware  
Middlesex  
HA8 8SX  
*Close date: 13 April 2018*

Sharon Goodridge-Milford/  
Mark Milford/  
Kylie Milford  
**Goodridge-Milford  
Funeral Directors**  
191 Gravelly Lane  
Erdington  
Birmingham  
B23 5SG  
*Close date: 19 April 2018*

Carrie-Anne Rouse/  
Mark Rouse  
**Rouse & Co Independent  
Funeral Directors**  
10 Forestdale  
Shopping Centre  
Featherbed Lane  
Croydon  
CR0 9AS  
*Close date: 19 April 2018*

Ridwan Soopee/Sandra  
McGhie/Sandra Ovid/  
Anil Chagger  
**Dignified Funeral Care Ltd**  
123 Rushey Green  
London  
SE6 4AA  
*Close date: 20 April 2018*

FULL MEMBERSHIP  
PENDING  
(SCOTLAND)

David Robb  
**David Robb Independent  
Funeral Directors**  
1666 Shettleston Road  
Glasgow  
G32 9AN  
*Close date: 13 April 2018*

Alistair Thomas/  
Allan McGhee  
**Port Glasgow  
Funeral Services**  
4 John Wood Street

Inverclyde  
PA14 5HU  
*Close date: 13 April 2018*

Alex Little  
**Alex Little  
Funeral Directors**  
296 High Street  
Lower Methil  
Fife  
KY8 3EJ  
*Close date: 20 April 2018*

PROBATIONARY  
MEMBERSHIP  
PENDING

Mark Simpkin  
**Adlington Memorial  
Park Ltd**  
Unit F1,  
Adelphi Mill  
Grimshaw Lane  
Bollington  
Macclesfield  
SK10 5JB  
*Close date: 13 April 2018*

ASSOCIATE  
MEMBERSHIP  
PENDING

Craig Caldwell  
**The Dodge Company Ltd**  
Unit 11  
14-15 Ardglan  
Industrial Estate  
Whitchurch  
Hampshire  
RG28 7BB  
*Close date: 19 April 2018*

ACCEPTANCE INTO  
FULL MEMBERSHIP

Mr J O'Malley/  
Mr A O'Malley/  
Mr M O'Malley  
**Jack O'Malley Independent  
Funerals Ltd**  
16-20 North Street  
Bridgtown  
Cannock  
Staffordshire  
WS11 0BA

FULL MEMBER  
NEW BRANCH

Mrs J Martin  
**The Martins Independent  
Funeral Directors Ltd**  
38 Broadfield Barton  
Broadfield  
Crawley  
RH11 9BA  
*(Purchased by Alex Jones  
Funeral Directors)*

ASSOCIATES  
CHANGE OF  
ADDRESS DETAILS

Mr M Robinson  
**Cloudberry Funeral  
Management Solutions Ltd**  
Leeward House  
Fitzroy Road  
Exeter  
Devon  
EX1 3LJ  
*(Formerly at Brixham  
TQ5 8BA)*

ASSOCIATES  
NOT RENEWED

Mr S Priestly  
**EMCOM Software Services**

**Access Group, Suite F1**  
Holywell Way  
Loughborough  
LE11 3GB

Ms J Clayton  
**Kings Court Trust Ltd**  
Parsonage Lane  
Bath, Somerset  
BA1 1ER

Mr D Gathercole  
**D A Gathercole Funeral  
Carriage Masters**  
Teamwork  
42 Old Lynn Road  
Wisbech  
PE14 7AJ

Ms D Jones  
**Lovingly Managed**  
PO BOX 293  
Bridgend  
CF31 3YN

Mr G Knight  
**Training2Care (UK) Ltd**  
Field House  
Earls Colne  
Business Park  
Colchester  
CO6 2NS

Mr M O'Connor  
**Forget Me Not Today Ltd**  
Interco Group  
Forum House  
Stirling Road  
Chichester  
PO19 7DN

Mr A Leigh  
**Lend a Hand  
Finance Limited  
(Funeral Finance)**  
Suite 1 & 1,  
Floor 5  
Kingsgate House  
Stockport  
SK4 1LW

Mr P Clarke  
**Network Telegram.Com  
(Part of Network  
Telex Group)**  
Kingsland House  
514 Wimbourne Road  
Ferndown  
BH22 9NG

FULL MEMBER  
CHANGE OF  
DETAILS/ADDRESS

Mr J Bartholomew  
**Bartholomew & Sons**  
Nightingale House  
Nightingale court  
Moorgate  
Rotherham  
S60 2AB  
*(Formerly at  
Broom Valley Rd  
S60 2QH)*

Mr M Gallagher  
**Sussex Family  
Funeral Directors,  
incorporating P & S  
Gallagher & Bowley  
Funeral Directors**  
Fraser House  
20 Sussex Road  
Haywards Heath  
West Sussex  
RH16 4EA  
*(Formerly at Triangle Rd  
RH16 4HW)*

**NO LONGER  
A MEMBER -  
SCOTLAND**  
Mr S Cameron  
**Renfrew Funeral  
Services Ltd**

16 Canal Street  
Renfrew  
PA4 8QD

FULL MEMBER  
NOT RENEWED

Mr J Tooley  
**Julian Tooley  
Funeral Home**  
Pant Lane  
Abergavenny  
Monmouthshire  
NP7 5DR

Ms N Taylor  
**Glascote & District  
Funeral Services**  
231b Glascote Road  
Tamworth  
Staffordshire  
B77 2AZ  
  
Mrs J Loveridge  
**Albany Funerals Limited**  
669 Loose Road  
Maidstone  
Kent  
ME15 9UX

Mrs A Reeves  
**A & J Moriss & Sons**  
343 Lower  
Addiscombe Road  
Addiscombe  
Croydon  
CR0 6RG

Mrs A Reeves  
**A & J Moriss & Sons**  
15 The Broadway  
Plough Lane  
Croydon  
CR0 4QR

Mr D J Mellor  
**Daniel J Mellor  
Independent  
Funeral Director**  
The White House  
118 Gatley Road  
Gatley  
Cheshire  
SK8 4AD

Mr N Friendship  
**Friendship and Sons**  
15 High Street  
Chard  
Somerset  
TA20 1QF

Mr D Egan  
**Henley Funeral Directors**  
Emily House  
5 Warley Road  
Oldbury  
West Midlands  
B68 9RZ

Mr D Egan  
**Collyer & McBride  
(Branch of Henley  
Funeral Directors)**  
211B Birchfield Road  
Handsworth  
West Midlands  
B19 1LL

Mrs J Martin  
**The Martins Independent  
Funeral Directors Ltd**

38 Broadfield Barton  
Broadfield  
Crawley  
RH11 9BA  
*(Business sold)*

Mr D Egan  
**Collyer & McBride  
(Branch of Henley  
Funeral Directors)**  
376 Walsall Road  
Perry Barr  
B42 2LX

Mr D Egan  
**Collyer & McBride  
(Branch of Henley  
Funeral Directors)**  
Hollyhedge House  
2 Hollyhedge Road  
West Bromwich  
B71 3AA

Mr J Weekes  
**J Weekes Funeral  
Directors**  
The Hawthorns  
St John Road  
Millbrook  
Cornwall  
PL10 1EE

Miss O Jamieson  
**Jamieson Funeral Services**  
8 Badminton Road  
Bristol  
Somerset  
BS16 6BQ

Mr J Hogg  
**John G Hogg Funeral  
Directors Ltd**  
10 - 11 Martin Terrace,  
St Lukes Terrace  
Pallion  
Sunderland  
SR4 6JD

Mr J Hogg  
**John G Hogg Funeral  
Directors Ltd**  
138 Allendale Road  
Farringdon  
Sunderland  
SR3 3DZ

Mr J Hogg  
**John G Hogg Funeral  
Directors Ltd**  
59 Mainsforth Terrace West  
Hendon  
Sunderland  
SR2 8JX

Mr P McAtee  
**McAtee Funeral Directors**  
163 Edergole Road  
Fintona  
Co Tyrone  
BT78 2NQ

Mr J Blenkiron  
**John Blenkiron & Sons Ltd**  
Victoria House  
21 Queens Road  
Richmond  
DL10 4AJ  
*(Business sold)*

Mr J Blenkiron  
**John Blenkiron  
& Sons Ltd**  
19 Galgate  
Barnard Castle  
County Durham  
DL12 8EQ  
*(Business sold)*



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

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# UNLOCKING THE KEY TO SUCCESS

Nicholas O'Hara Funeral Directors Ltd is a family firm dedicated to providing a first-class and personal service for every funeral. Here, Nicholas O'Hara reveals it is not just about serving the final needs of the deceased, it's also about supporting bereaved families through their grief and providing them with help, guidance and care at the time they most need it

WORDS: ANDREW COLLIER



“YOU HAVE TO KEEP THE QUALITY OF YOUR OFFERING HIGH AND TO GIVE PEOPLE THE BEST POSSIBLE SERVICE. THAT SHOULD ABSOLUTELY BE BUILT IN. IT’S ALL ABOUT KEEPING STANDARDS UP”

**B**eing an independent funeral director is hugely satisfying. Do it well and you can build a thriving business while being appreciated and respected by the local community.

Of course, there are also challenges, and one of those is starting up from scratch. You have to build your reputation alongside other well established competitors, often with a long history of service. It can be tough at the beginning, and you really have to believe in yourself.

Nicholas O’Hara is a leading industry figure who knows all about the importance of dedication and commitment when it comes to launching a funeral business. “When I started back in 1974, it was very difficult,” he recalls. “I had a lot of opposition from others and some people did try to stop me.

“However, we kept going. We did seven funerals in the first month, but only 11 for the whole first year. We couldn’t have survived on that number, but I was also able to use my skills providing a local service as an embalmer. I was doing 1,600 embalmings a year, sometimes starting at 4am and not getting home until 1am the following day.”

It was a gruelling programme, but ultimately worth it. Nicholas O’Hara Funeral Directors Limited is now one of the biggest businesses of its type in East

Dorset, with a head office in Wimborne and other funeral homes in Verwood and West Moors.

It has won a large number of awards, including Golden Charter Regional Funeral Planners of The Year in 2010, 2011, 2012 and 2014, as well as Blackmore Media Family Business of the Year 2012 and Blackmore Media Excellence in Customer Service in 2015.

“In the fifth year of operation our business doubled,” Nicholas adds. “Then growth levelled out again, but after 10 years we hit 100 funerals annually. I didn’t have a single day off in the first decade. Now we conduct about 600 funerals a year.”

Nicholas’ wife Jackie, son Anthony, daughter Natalie and granddaughter Shannon, now a trainee embalmer, are also involved in the business. There are 26 staff in total and two full sets of vehicles – the fleet is all silver and built in Italy. “We changed from black about 30 years ago and it was one of the best things we ever did. There are families who don’t really want a black car, and it gives us our own identity. We’ve had lots of positive comments about the vehicles.”

Nicholas is a big supporter of the IFD College, and the business offers both SAIFSupport and SAIF Care. He is a big fan of both these products. “The SAIFSupport scheme, which helps funeral directors through a free counselling service, is brilliant,” says Nicholas.



## A lifetime of care and dedication

Nicholas O'Hara has spent his whole working life in the funeral profession. The son of a policeman, who went on to run a care home with his wife, he left school at 15 and decided to move into the profession at that point.

"My father asked me what I was going to do and when I told him I wanted to work in the funeral business I think he was quite surprised," he says. "I'd already been to see someone who was running a funeral directors locally and he agreed to take me on."

At 18, Nicholas went to London to study embalming and became the youngest qualified embalmer in the UK at that time. At the age of 22, he started his own business, in Wimborne, Dorset, where the company's head office remains today.

He prides himself on running a truly independent family business with the aim of making each funeral personal, unique and representative of both the loved one lost and those making the funeral arrangements.

As the company's website puts it: "We understand that a funeral holds a special place in the memory and so we pay careful attention to every detail and request, to create a special day for those lost and those that mourn."

"SAIF Care, which provides help for bereaved families who need emotional support, has been really well received by clients who find they just have to pick the phone up if they need any help.

"We explain to them exactly what the package is about, and the fact that things are organised for them is very helpful. It's a service we can add for them and they do feel we are giving them something."

He admits to originally being sceptical about pre-paid funeral plans, but says he is now a convert. "I felt it was something that had come out of the USA and should stay in the USA. But they have become incredibly popular and we have thousands of people signed up for them now, so they're very important to us.

"We use the Golden Charter programme and it's excellent. One of the great advantages of pre-paid plans is that they can take the burden of having to make decisions away from the family, and it means that those who are covered can make their wishes known in advance."

Like many other independent funeral directors, Nicholas sees a digital presence as being important for the business. "Our website has been very successful – there is a lot of information on there and it means that if, for instance, a relative is dying, then their families can look up what they need to do in advance.

"It's a big change from the past, and it does also bring in business. We've had clients who have come to us because they have read our website and found it helpful. It makes them feel confident about the services we offer."

After nearly 45 years in the business, Nicholas is well qualified to know the key to success and the service clients are looking for at what is always going to be an emotional and difficult time in their lives.

Winning trust, he says, is critical. "You have to keep the quality of your offering high and to give people the best possible service. That should absolutely be built in. It's all about keeping standards up.

"The big national companies have investors to consider and so they may not place quite as much emphasis on that as we do. We have staff who have worked for the bigger companies in the past and they do tell us how different it is here. Because we are smaller and more nimble, we are able to do things more quickly."

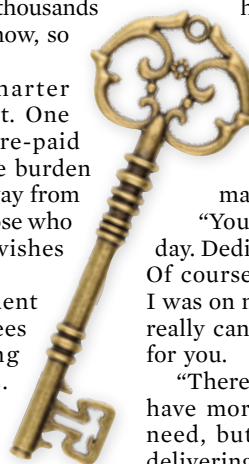
Feedback from employees is encouraged, with a group meeting held first thing every morning to talk about funerals booked in for that day and what is needed. "You also need to stay informed about the industry – I go to a lot of exhibitions around Europe to make sure we do that.

"You have to better yourself every day. Dedication is also hugely important. Of course, when I started back in 1974 I was on my own, but I've found that you really can't have too many staff working for you.

"There's perhaps an argument that we have more employees than we strictly need, but we really are committed to delivering the best possible service and I want the right number of people to allow us to do that.

"You also have to recognise that it is a 24-hours-a-day, seven-days-a-week operation. There are some companies that try to do it cheaply, but that's not the right approach – you have to set your standard out. We're not the cheapest, but not the most expensive either.

"We've had hundreds of clients contacting us and thanking us for serving them. At the end of the day, that kind of satisfaction is what being in the funeral industry is all about." ●



Nicholas O'Hara with part of his funeral fleet



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# “ TOGETHER WE CAN HAVE STRENGTH IN NUMBERS TO COMPETE WITH THE LARGE CORPORATES ”

**A**t the recent SAIF AGM, Paul Stevenson was introduced as the new SAIF Scotland President. In this issue of *SAIF Insight*, Paul discusses his background and his plans to listen

to, support and champion fellow SAIF Scotland members.

## Here is Paul's first report:

“I started working in the profession for an independent funeral director and stayed with that firm for nine years, before setting up my own business.

“Paul Stevenson Funeral

Directors Ltd was finally incorporated in October 1994 and based in Ayrshire, with our head office in Saltcoats and a second branch office opened in Largs in 2010.

“I now employ a total of 10 staff, including myself, my wife Fiona and our daughter Katie, who has been working with us full-time for the last four years. Five employees are full-time, three are funeral directors and one of them is also our embalmer, and two employees are part-time.

“I have been a member of SAIF for 22 years. I joined as I wanted to be part of the trade association that supported independent funeral directors.

“Independents carry out nearly two-thirds of funerals in the UK and together we can have strength in numbers to compete with the large corporates.

“The Scottish SAIF Presidency is currently a two-year term so I am really looking forward to campaigning on behalf of my fellow members.

“My immediate plan of action is to focus on the expected regulation and legislation of funeral

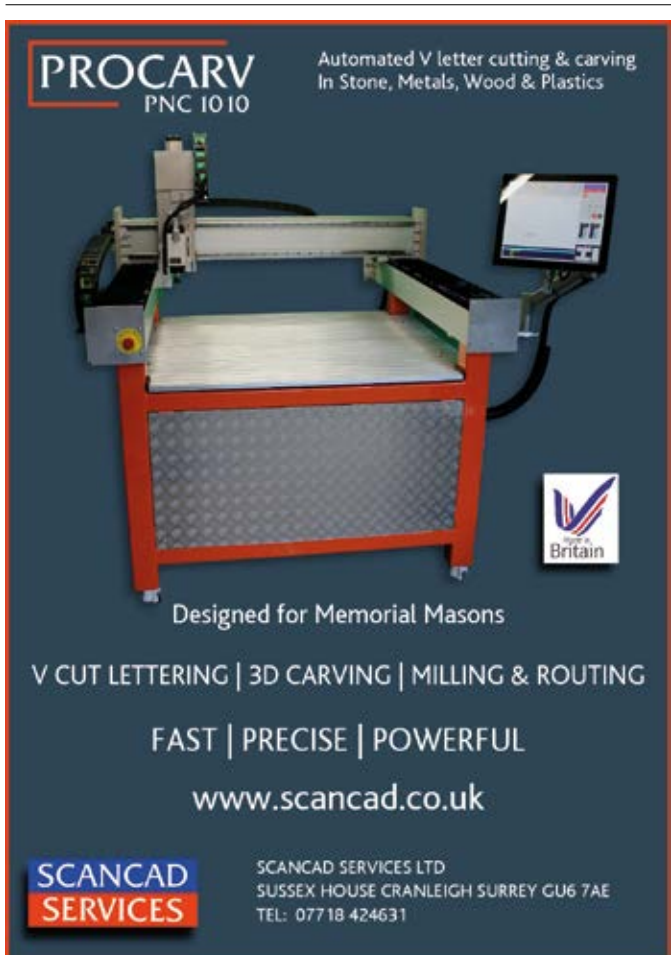
directors in Scotland. Thankfully, my colleagues Jim Brodie, Joe Murren and Mark Porteous are on hand to provide support and guidance.

“In the long-term, or at least by the end of my term as President, I would like to leave SAIF Scotland in a strong position with more independent members and improving our already exceptionally high standards.

“I intend to visit as many Scottish members as possible for potential executive members – so be prepared.

“As I have said to fellow members before, we will continue working with the Scottish Government, Scottish Inspector of Funeral Directors Natalie McKail and SAIF to help shape the future of our profession.” ●

✓ If you would like to become a SAIF Executive member or have any questions for Paul, please email [paul@funeral-scotland.co.uk](mailto:paul@funeral-scotland.co.uk) and include SAIF Scotland to the subject line.



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Paul is Managing Director of Paul Stevenson Funeral Directors Ltd and is well established in the funeral profession, having more than 30 years' experience. Paul is the new SAIF Scotland President and is also a trustee of The Golden Charter Trust, a member of the SAIF Charter Executive and Chair of the Product Development and Innovation group, as well as a member of the Policing and Compliance committee.



# SUCCESS OR SIGNIFICANCE

BY DR BILL WEBSTER



I've been to a few funerals lately. Probably you can identify!

As I listen to eulogies, celebrating the person's life, I am realising there are two kinds of tributes: first, grandiose inventories of success, achievement in business, acquisition in the material world or accomplishment in the pursuit of status.

Then there are the simpler ones about what the person has given more than what they have gained, listing gifts of those who spend themselves in a worthy cause, whether in world-changing or simply everyday service.

Increasingly I find myself asking: "What do I hope people will say at my eulogy? How am I going to be remembered?"

I find myself increasingly impressed and moved by people whose lives made a difference in their families, communities and the lives they touched, locally or nationally. And I am realising I would rather be remembered for these kinds of things than the size of my bank account, car or house, or even the accolades I was awarded.

Stephen Covey gives the illustration of a group of people making their way through a jungle. Every step is painstaking, hacking their way through obstacles and undergrowth. After many days, the

leader suggests he climb up a tree and see where they are. He shouts down: "I have good news and bad news. The good news is we are making excellent progress. The bad news is we are in the wrong jungle!"

Could the same be said of you and me? We may be making excellent progress, but are we in the right jungle?

It is not always obvious what it means to be successful in life. The term can describe professional achievement at work or pre-eminence in academics or some other field that brings public recognition. Others speak of successfully raising children and grandchildren which, while sadly not always acknowledged, deserves to be regarded as especially important.

John Wooden defined success as: "The sense of satisfaction you get from the knowledge that you have done your best." That great definition gets us away from delineating success as only the highest and the greatest. If success is defined as those who reach the pinnacle, or who make more money than everybody else, then virtually no one is successful.

But by Wooden's definition, the person who studies and works hard for their B+ is more of a success than the intellectual who settles for an A- when they could have had an A+ with a little more effort.

Perhaps real success should be

measured by an individual's ability to reach their own goals.

The secret of life is not accumulation, it is contribution. Making money and acquiring toys is all very well, but surely of greater significance is making a difference to my world. As the quote goes: "20 years from now, you will be more disappointed by the things you didn't do than by the ones you did."

To lead a purposeful life, we have to follow our passions. Many people have probably been guilty, at some point, of simply going through the motions of life, failing to experience the intense burn of passion. The real tragedy occurs when we begin to think that this is an acceptable way to live. Each of us has a purpose and meaning that will ultimately define the significance of our time on this earth.

Determining eventual significance depends on the ability to keep striving despite disappointment, rejection, even failure. I admire those who seem to overcome insurmountable difficulties simply by refusing to quit. Success should be measured not so much by the position one has reached in life as the obstacles overcome to get there.

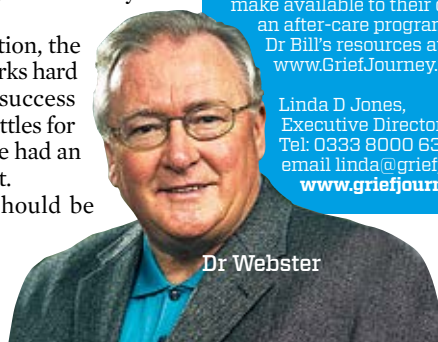
Aim for success, but strive for significance.

Your significance will be determined by discovering how you have impacted those around you and made a difference in your world. Relationships and human interaction are the most valuable currency. No monetary gain can match the internal growth that can come from a single conversation or a lifetime of memories shared with another.

Every single morning, we have a chance to make the change and become the person we really want to be. You just have to decide to go ahead and do it. ●

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

Linda D Jones,  
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[www.griefjourney.co.uk](http://www.griefjourney.co.uk)



Dr Webster



# A FINAL THOUGHT FROM PAUL BOWLEY, NATIONAL PRESIDENT 2017/18

WORDS: PAUL BOWLEY

**M**y year as President has been a very busy one as I travelled around the country representing the independent funeral director. Terry and I have attended 13 Regional Meetings, which included Wales and Scotland.

Along with Davina, I have represented SAIF at banquets for the BIE, BIFD, NAFD, AOIC, LAFD and the ICCM. We attended two crematorium openings, two new branch openings, Education Day, The National Funeral Exhibition, Good Funeral Awards and Funeral Planner of the Year (FPOY).

I visited seven independent funeral businesses and two associate members Bradnams and Colourful Coffins. We were invited and attended Stibbards & Sons 150th anniversary, the Welsh Christmas meal and West & Co's Christmas party.

I was interviewed on TV and radio, presented numerous certificates for the IFD College and had some interesting meetings with the NAFD and SAIF Charter.

One of the main issues this year has been the start of the regulation and licensing of the funeral profession in Scotland, which has brought SAIF and the NAFD to work closely together. I would like to thank past President Paul Allcock and SAIF Scotland for their work as this progresses.

The General Data Protection Regulation (GDPR), which comes into force on 25 May, will require us all to be more accountable when handling personal information.

As more and more people go online, Golden Charter has introduced LocalFuneral.co.uk, which is for the independent funeral director and proving a success.

There have been new beginnings with the departure of Ronnie Wayte and the introduction of Golden Charter's new CEO Suzanne Grahame. As you all know Linda Jones left SAIF after last year's AGM and Claire Day joined us at SAIF HQ.

In October, two members of my staff,

Donna and Shayne, my son Daniel, two friends and I jumped out of a plane at 10,000 feet, free falling 5,000 feet, and raised £6,500 for my chosen charity the British Heart Foundation (BHF).

Mark Horton, from Hortons Funeral Directors in Hull and a member of the SAIF Executive committee, will also be jumping this year for the BHF.

Thank you to Golden Charter for the donation from FPOY, Gary Neil for SAIF and Brian Hart for the associates, for the money raised at the golf day and all those who have donated towards my charity.

I was delighted to see so many members, including new members, at this year's AGM, along with our kindred associations and guests. We had information on GDPR from Golden Charter's Louise Love and Alison Wilson, the FPA from Graeme McAusland, Dementia Friendly businesses from Vicky Walker and Chris Parker, and the launch of SAIF Care from Catherine Betley.

A meeting was also held by the SAIF NextGen Group with a presentation by the fingerprint man, David Gosling of Legacy Expressions.

Entertainment was provided with the resurrection of Elvis on Friday night, drag queen Dave Lynn on Saturday before the meal, and Suprema in the evening. All three made it a memorable weekend.

I would like to thank our associate members for their continued support and sponsorship throughout the year and at the AGM, along with our main sponsor LocalFuneral.co.uk. It is important to us as Independents to be able to pick up the phone or the *SAIF Insight* magazine, and find a professional company for help when we need it.

A huge thank you to Terry Tennens for his help and guidance, Claire Day who organised her first AGM along with Corrine, Sam and Angela for all their help over the past year and my fellow Executive members and Past President Paul Allcock, who took on the role of Government Liaison Officer.

We, as independent funeral directors, must carry on doing what we do best, to care and look after the families we serve and help those families through the funeral arrangements and beyond and be a big part of the communities we live and work in.

“BE PROUD OF  
WHAT YOU DO  
AND CONTINUE  
TO DO AS  
INDEPENDENT  
FUNERAL  
DIRECTORS”



Paul Bowley and  
Davina at the AGM  
Associates lunch 2018



Immediate Past President Paul Bowley hands over the chain of office to new National President Alun Tucker at the Installation of Officers session at the 2018 AGM

Our profession does not stop at 5pm and start again the next morning; it does not close at the weekends or bank holidays; it carries on dealing with bereaved families 365 days a year.

Our profession carries on in the events, activities and fundraising you as funeral directors do for your community and are proud to do.

We have all seen many changes over the years in our profession; I remember when I started as a coffin maker using a handsaw, hammer and nails. Today, coffins are being produced by factories with modern machinery. We have seen the introduction of bamboo, wicker and cardboard coffins. Transport from our four-legged friends, the horse, and hearses, to Austin Princesses to the new streamlined vehicles today. We are no longer just funeral directors; we are event planners just like for weddings. When a family comes to us we arrange a date, a venue, vehicles, a time, a minister, an organist, a choir, verger, service sheets, pew cards, memorial books, press notices, donations, flowers, music, video tributes and a venue for catering. We don't supply wedding dresses, but we do offer an array of different coffins, and we also organise repatriation, gravediggers, headstones and, unlike a wedding planner, we usually only have a week or two to do it in.

As members of SAIF we have a great education programme through the IFD College and a great quality assurance programme. I believe we are ready for any changes that happen within our profession and I believe our next generation is ready for those changes.

Be proud of what you do and continue to do as independent funeral directors.

Thank you for allowing me to be SAIF President and a big thank you to my fellow directors and staff for your support; without them this would not have been possible.

It has been a pleasure to represent independent funeral directors at the highest level and I wish incoming President Alun Tucker and SAIF Chief Executive Terry Tennens the very best for 2018/19. ●

“OUR PROFESSION DOES NOT STOP AT 5PM AND START AGAIN THE NEXT MORNING; IT DOES NOT CLOSE AT THE WEEKENDS OR BANK HOLIDAYS; IT CARRIES ON DEALING WITH BEREAVED FAMILIES 365 DAYS A YEAR”



Dandelion Farewells



Willows Funeral Service



## A busy year, right up to the last engagement

Paul Bowley shares his final duties as National SAIF President

On Thursday 15 February, Davina and I visited Judith Dandy at Dandelion Farewells based in Billingshurst, West Sussex.

Before opening the business, Judith spent time working with both large national funeral directors and small independent businesses to gain knowledge of the funeral profession.

Dandelion Farewells is a modern funeral business, as Judith explained: “The process of planning and attending a funeral provides an important opportunity to honour the person who has died, express grief and share comfort”

Judith has gained both the Certificate and Diploma in Funeral Services, qualifications gained through studying and assessment with the British Institute of Funeral Directors.

On Friday 16 February, I visited Willows Funerals in Eastbourne where Nick Jordan and his wife Karen opened their second office. It has been decorated to a high standard and is in a very prominent position as you drive into the town centre.

With 32 years' experience in the funeral profession

between them, Nick and Karen are also joined by Nick's brother Jason and colleague Jeanette.

Nick and Karen both have experience of working in conglomerate funeral director surroundings, and independently-owned funeral directors. If asked a personal preference, both would answer wholeheartedly that they support and recommend family-owned funeral directors.

Nick and Karen are proud to introduce their latest member to their team – their son Connor. As Connor is descended from a generation of funeral directors, it feels only natural, that he joins a dynasty of well-established family professionals, and continues to learn the family and independent way of funeral directing.

Davina and I attended the London Association of Funeral Directors banquet on Saturday 24 February, our last engagement of my Presidential year. There was a theme at the banquet, the Great Gatsby, and most people dressed accordingly. A really good night was had by all who attended.

# COUNTDOWN TO DATA DEADLINE

Are you ready for GDPR, the biggest change to the regulatory landscape in the digital age? SAIF is here to help you with a host of resources to make sure you comply with the stringent new data privacy rules

**B**ig changes in the law are coming which will impose new and stringent privacy and personal data rules on business – and they affect the funeral profession as much as anyone else.

The General Data Protection Regulation (GDPR) has been implemented by the European Union and takes effect from 25 May. The UK Government made it clear that it expects all businesses and organisations to show that they are working to conform.

At SAIF, we've collaborated with Golden Charter in producing GDPR resources for all our members. We will continue to provide input at Regional Meetings, webinars and here in *SAIF Insight*.

Golden Charter has a series of masterclasses – please do attend these in your region if you can.

Our resources cover templates and policies, as well as a consent template which may be included in your funeral arrangement form. These templates can be found on the secure members' area of the SAIF website.

Should your firm use a different funeral planning company, then we recommend you contact it about its guidelines in respect of data processing within the terms and conditions of your contract.

Here are some of the tools we can offer:

## **GDPR jargon buster**

An ABC explaining terms like data controller – those responsible for how information is collected and used – and data processor. The latter includes third-party agencies such as celebrant, minister, crematorium and funeral director.

## **GDPR accountability checklist**

A handy checklist for your firm to work through to ensure you have prepared your business for compliance.

## **GDPR consent form**

The new data regulations are in place to protect personal data information – in other words, the right to privacy. This marketing consent template has been designed to be used during the first client meeting where funeral arrangements are discussed, whether at-need or pre-need.

You might wish to add tick boxes of services that your firm offers or remove those you don't provide, such as stonemasonry.

## **GDPR customer rights document**

From 25 May onwards the customer can request to know the information you hold about them and the secure measures you use to keep it safe – for example, if the files are in a fireproof locked cabinet. If a client does make this request, you need to respond within one calendar month.

## **GDPR privacy policy document and template**

This is a document your client may ask for during your appointments and can be referred to on your website and in your terms and conditions.

The template we have developed is a sample and so needs to match the individual practices and procedures you have implemented or intend to.

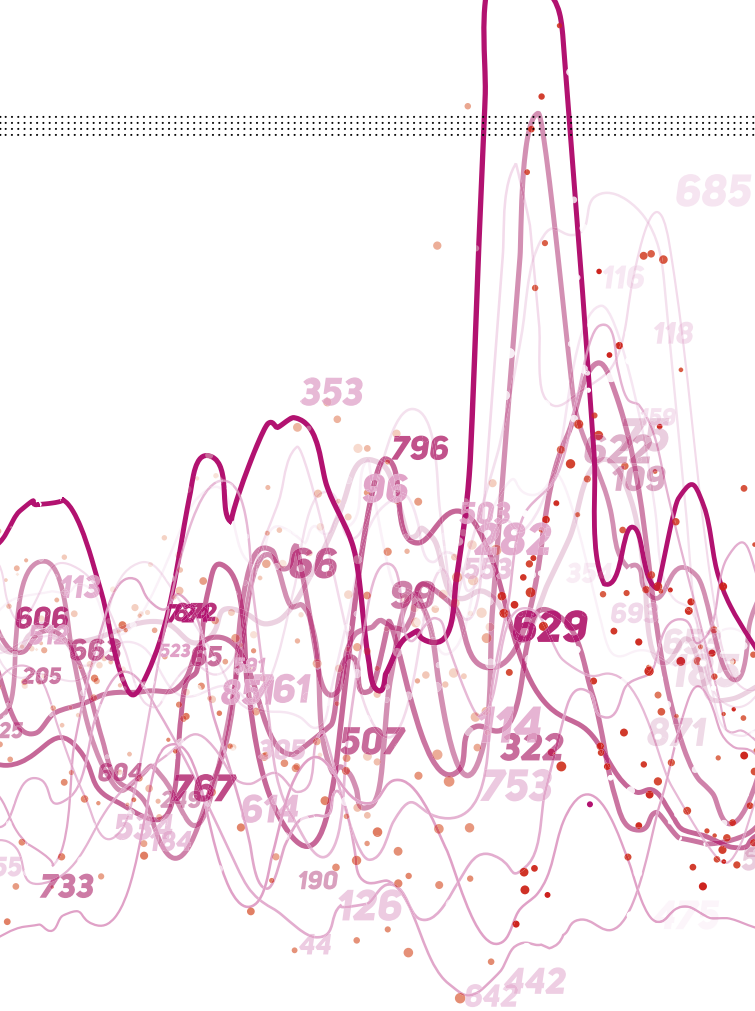
## **GDPR retention policy document and template**

This sets out for your clients who in the business is responsible for data protection, how data is kept, for how long and the way in which information is disposed of securely. Again, the template will need to be edited to reflect how your firm chooses to retain and discard information.

## **GDPR data processing policy with third parties document and template**

This relates to at-need in respect of celebrants, ministers, crematoria and other parties where the personal data of





# Update

NEWS FROM KINDRED ASSOCIATIONS

## THE GREAT HALIFAX EXPLOSION

**BIFD member Clive Pearson looks back at a devastating blast that left countless dead and injured**

**I**n 1917 a Norwegian vessel collided with the SS Mont-Blanc, a French cargo ship that was laden with explosives, in the harbour at Halifax, Nova Scotia.

The collision caused a huge fire which many people stopped to watch. The fire brigade raced to start putting the fire out not knowing what cargo was on the ship.

As the explosives detonated causing a two-mile high cloud, the onlookers who had gathered in their thousands were showered with glass and flying debris from surrounding buildings; hardly a window in the city survived the blast. Nearly 6,000 eye injuries were reported and 41 people lost their sight.

It quickly became apparent that there had been many deaths and a mortuary committee was quickly formed by Alderman R B Coldwell, choosing the Chebucto Road School as a central morgue. The Royal Canadian Engineers were deployed to repair and convert the basement of the school to serve as a morgue and the classrooms to serve as offices for the Halifax Coroner.

The bodies of the dead soon began to arrive on heavily laden wagons. Coroner Arthur Barnstead took over from Coldwell as the morgue went into operation, implementing a system to carefully number and describe the bodies. He used the system developed by his father, John Henry Barnstead, who had developed the system to identify the Titanic victims in 1912.

Although the estimates of people who died vary, approximately 1,600 died in the explosion or as a direct result of it – 959 victims were identified using the new system, but 242 were never identified.

A further 410 people were known to be missing but no remains were ever found and the last body, that of a caretaker, was not recovered until the summer of 1919, which highlights the extent of the devastation in the city.

Eleven days after the explosion, a funeral for all the unidentified victims took place where, in many cases, up to six people's remains were housed in just one coffin due to the lack of body parts found.

Today Halifax is known internationally as a centre of care for the blind as after the tragedy, many eye physicians travelled to Halifax to help to care for the injured and never left.



BY CLIVE PEARSON,  
PAST PRESIDENT  
BRITISH INSTITUTE  
OF FUNERAL DIRECTORS

your client is shared, along with how those sharing it will handle that data. Please note the template must be fit for purpose and reflect the arrangement you set in place with third party agents.

At pre-need, Golden Charter is the data controller and the funeral director is the data processor. Therefore, your funeral plan company will have a data processing agreement with your firm.

### Data breach notification procedure template

Please read the Information Commissioner's Office (ICO) guidelines if a breach occurs. For instance, if a paper file containing personal data was lost, then a report has to be filed with the ICO within two business days.

The notification procedure sets out who and how breaches will be dealt with at your firm.

Again, please edit the document to reflect the procedures your firm puts in place and the person responsible.

### Donor data and next of kin and charities guidelines

In brief, depending on which donation management process you use, whether a third party or your own programme, the charity may write direct to the next of kin with an acknowledgment of thanks and sums raised. Or, if the funeral director wishes to record the data and pass to the next of kin, insert a tick box for charity donation acknowledgement in the consent template on the arrangement form.

On the SAIF website members' area we have added extended information documents on the policy papers. These are the longer version of the one-page documents.

SAIF will issue further guidance as the ICO clarifies its position on certain matters and issues further directives.

If you have any questions, please contact the SAIF Business Centre on 0345 230 6777 or email [info@saif.org.uk](mailto:info@saif.org.uk)

In addition, the ICO has a dedicated online resource on GDPR: [www.ico.org.uk](http://www.ico.org.uk) along with a helpline on 0303 123 1113. ●

## NORTHERN IRISH FUNERAL EXPENSE REFORM

**N**orthern Ireland's Department for Communities has published its consultation response on the funeral expenses payments (FEP) scheme.

Stormont carried out a consultation in 2017 similar to the UK Government's consultation on the payments. The results of both consultations have led to proposed changes focused on eligibility and on simplifying the process for claiming.

Nine responses were received from representative organisations, funeral directors and charities – including responses from SAIF and Golden Charter.

The Government's consultation response said: "Overall, the responses to the consultation were in favour of the proposed reforms and many also made further suggestions. Therefore, the Department will move to introduce the Regulations that will provide for the reforms."

The department's proposals were:

- To allow recipients of funeral payments to receive additional contributions towards the cost of a funeral from charities, friends and relatives, without deducting this amount from the value of funeral payment awarded
- Not to assign responsible person status to people living in care establishments who receive income-assessed help with care fees, if the applicant would otherwise be eligible for a funeral payment
- To extend the application period for claiming from three to six months
- To shorten the application form for claims relating to children's funerals
- To clarify that funeral payments will pay for necessary burial costs with or



without exclusive rights of burial

- To allow evidence in support of a claim to be electronically submitted by applicants and funeral directors.

Several respondents said that the overall value of funeral expenses payment was insufficient.

The Department responded: "We would reiterate the fact that FEPs make a significant contribution towards a funeral or cremation, meeting the necessary costs of a cremation or burial. The Department

would also highlight the fact that interest free budgeting loans have been made available to assist in meeting additional costs associated with a funeral.

"At this stage the Department will not be making any changes other than those proposed in the consultation document. However, in line with DWP, we will continue to keep the funeral expenses payment scheme under review. The feasibility of responses made to the consultation will be assessed as part of that process." ●

### 'BOMBARDED' WITH ADVERTISING

An MP has spoken out about being 'bomarded' with advertising about planning her funeral following a visit to a national funeral director business.

Christine Jardine MP, the Liberal Democrat member for Edinburgh West, raised

the issue in a Westminster debate around the Data Protection Bill.

She said: "Just after suffering a recent bereavement, I was in touch with a nationally known undertaker. Immediately afterwards, I was bombarded with

adverts about planning for my own funeral.

"That is just an illustration of why it is important to the public that they have the right to view and correct or delete their own personal data."

The Data Protection Bill was going through its second reading, ahead of the General Data Protection

Regulation (GDPR), and aims to provide a "full data protection framework" consistent with the upcoming EU law.

SAIF and Golden Charter have been offering a range of support to independent funeral directors ahead of the law coming into force. For further details see **pages 30-31.**

# Funeral payments update

The Government has said that “difficult choices” led to the funeral payment set aside for “other costs” not being increased, after the question of increasing the £700 payment was again raised in parliament.

Labour MP Frank Field, whose Work & Pensions Select Committee led an inquiry into bereavement benefits last year, asked what assessment had been made of “the adequacy

of the maximum level of funeral expenses payments, in relation to recent trends in funeral costs”.

His inquiry had previously highlighted that the payments did not even cover councils’ average payments for ‘pauper funerals’.

The £700 maximum, which the Government says is available for “any other funeral expenses, such as funeral director’s fees,

flowers or the coffin”, has not been increased for 15 years.

Kit Malthouse MP, Parliamentary Under-Secretary of the Department for Work and Pensions, responded: “The Social Fund funeral expenses payments continue to meet the necessary costs of a cremation or burial for eligible claimants. Average payments have increased

year-on-year to meet these necessary costs.

“We have had to make difficult choices about welfare spending and it has not been possible to increase the £700 maximum for other costs. However, we have made interest-free Social Fund Budgeting Loans available for funeral costs in addition to funeral expenses payments.

“In 2016/17, approximately 27,000 funeral expenses payments were paid worth around £38.6 million. The average payment made has increased in value in the past 10 years by about 28 per cent – from £1,117 in 2006/07 to £1,427 in 2016/17 – as the necessary costs have increased.

“We need to ensure that we have a system that is both fair for tax payers, while assisting the most vulnerable with funeral expenses. The funeral expenses payments scheme continues to make a significant contribution towards the cost of a simple funeral for claimants on certain income-based benefits or tax credits.”



# CHILDREN’S FUNERAL FUND

**C**hild burial and cremation costs will be covered in England, the Prime Minister has confirmed, following a long running campaign from Labour’s Carolyn Harris MP.

Theresa May confirmed that a children’s funeral fund would be set up in England.

She said: “In the raw pain of immediate loss, it cannot be right that grieving parents should have to worry about how to meet the funeral costs for a child they hoped to see grow into adulthood.

“In the darkest moment of any parent’s life there is little light – but there can be support.”

Carolyn Harris, the MP for Swansea East, had spoken about her experiences following her own son’s death in 1989, which forced her to take out a £700 loan and accept donations to cover the costs.

Wales had previously waived the fees.

Ms Harris said: “After so much pressure and so much time, families right across the United Kingdom can know that if they’re ever in that terrible, terrible position when they lose a child, that there will now be a pot of money available to make sure that



“IN THE DARKEST MOMENT OF ANY PARENT’S LIFE THERE IS LITTLE LIGHT – BUT THERE CAN BE SUPPORT”

Theresa May, Prime Minister

child has a dignified and respectful funeral.”

MPs of all stripes have supported the campaign to set up a children’s funeral fund in recent years. In 2016, she secured 152 MPs’ signatures on a parliamentary petition to end the fees, and last month sent a cross-party letter signed by nearly 100 MPs to the prime minister.

Jeremy Corbyn called the fund “welcome and wonderful”.

With Scotland’s funeral costs plan set to be put into practice, the Scottish Conservative and Labour opposition have both called on the Scottish Government to “follow the lead” of the Welsh and UK Governments. ●





JULIAN WALKER

SAIFCHARTER CHAIRMAN

# HELP US STEER SAIFCHARTER

**W**e routinely talk about SAIFCharter members as the owners of Golden Charter. With a group of more than 700 independent companies, however, all with their own priorities and unique concerns, the way we steer our company from day to day requires careful thought.

It is vital that we regularly consult the wider membership, and we do that through surveying as well as through direct contact (you can reach me directly on [chairman@saifcharter.co.uk](mailto:chairman@saifcharter.co.uk) or more generally get in touch with [secretary@saifcharter.co.uk](mailto:secretary@saifcharter.co.uk)).

A subset of independent funeral directors also volunteers for a more hands-on role. These funeral directors, who help ensure that SAIFCharter members steer Golden Charter more directly, are the working group members.

The SAIFCharter working groups regularly meet to discuss specific areas of the association's work. As well as doing a lot of the association's practical work, the working groups also exist as a route into the executive for members who want to get more involved. Each is chaired by a member of the SAIFCharter Executive, giving members direct access to those funeral directors most involved with its decision making.

There are four working groups, each currently chaired by the following funeral directors:

- Policing and Compliance (Chair: John Byrne)
- Product Development and Innovation (Chair: Paul Stevenson)
- Marketing and Membership Benefits (Chair: Matthew Gallagher)
- Voice of the Funeral Director (Chair: Anthony O'Hara).

SAIFCharter members are always welcome to put your name forward to join these working groups. To notify us of your interest, simply send an email to [secretary@goldencharter.co.uk](mailto:secretary@goldencharter.co.uk) and we will be in touch as and when opportunities become available.

Whether for your own development or to help the funeral profession move in the right direction, there are a number of benefits to getting engaged with the association you are part of. A plurality of views is a good thing in an association as varied as ours, so I would encourage all members to consider applying.

## SAIFCharter AGM

The 2017/18 financial year is now over and this year's SAIFCharter Annual General Meeting (AGM) is set to take place on the afternoon of **Saturday 15 September**. Edinburgh's Radisson Blu is the venue for the year's best opportunity to meet and engage with the other owners of Golden Charter, as well as the SAIFCharter Executive members.

The Funeral Planner of the Year

Awards are always an excellent way to unwind after the AGM and celebrate the past year's success, and the 2018 awards will follow on the evening of the AGM. They are taking place at Edinburgh's remarkable National Museum of Scotland.

Full details, including information about booking your place in advance, will be communicated to all SAIFCharter members soon.

## LocalFuneral.co.uk progress

With LocalFuneral.co.uk expanding to encompass a national network, thank you to all the SAIFCharter members who got involved as the pilot phase took off.

At-need funeral enquiries have been coming in through the site, which puts people searching online in touch with local Independents. More than 400 branches are now signed up, and its expansion is continuing apace.

Please see **page 12** of this month's issue for two SAIFCharter members' thoughts on using the site. ●

JULIAN WALKER,  
SAIFCHARTER CHAIRMAN

# Business Matters

DISCRIMINATION + LOOKING AT LIMITED COMPANIES + WASTE TRANSFER NOTES  
+ GDPR AND THE FINANCE FUNCTION + MANAGING HEALTH AND SAFETY

## ASK THE EXPERTS

# MYTH BUSTERS

WORDS: FERGAL DOWLING, PARTNER, IRWIN MITCHELL LLP

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

### **Myth: Employers have to accommodate all religious sensibilities and beliefs.**

**FACT:** It is unlawful for an employer to discriminate against a member of staff because of their religion or belief (or on any other protected ground). Protection is also afforded to non-believers who have the same rights as believers.

An employee is protected from direct discrimination, indirect discrimination, harassment and victimisation. There is no minimum period of service required and protection is also available to applicants who apply to you for a job.

Employees will only be able to succeed with a direct discrimination claim if they can establish that they have been treated unfavourably because of their religion or belief when compared with someone who does not share that belief. There is no need for the employee to identify a real person to compare themselves with. If there is no such person, the Tribunal will consider how a 'hypothetical' comparator would have been treated.

The following examples provide some guidance:

- A Muslim teacher who was dismissed for not removing her veil when teaching was not directly discriminated against because

'face to face' contact was necessary and a non-Muslim teacher who covered their face would have been treated in the same way

- A Christian registrar who was disciplined because she refused to carry out civil partnership duties on behalf of her employer because same-sex relationships were against her religious beliefs was not directly discriminated against. This formed part of their duties and another registrar who also refused would have also been disciplined.

Employers can therefore discipline (and in serious cases dismiss) staff who are not willing to subordinate their beliefs temporarily in order to fully perform their role provided they can establish that another person, not sharing their particular beliefs would have been treated in the same way.

It is more common for difficulties to arise where employers have a provision, criterion or practice – such as a policy – that applies to the whole workforce, but which adversely affects a protected group. This is known as indirect discrimination and employers must make changes to the offending provision, criterion or practice unless the business can demonstrate a genuine business need for the policy and can justify retaining it, without change.

Particular difficulties can arise in relation to:

- Religious workers who wish to take time off – or to permanently adjust their working patterns – to observe religious prayer or festivals
- Non-discriminatory working practices which directly conflict with the protected characteristics of a religion or belief and those of another protected group. For example, some religious groups have strong views on homosexuality
- Dress codes.

Ordinarily, if there is another, non-discriminatory way of achieving the same objective or accommodating the employee's request, you will be expected to do so. However, if you cannot do so – and have evidence to prove this – you do not have to make any changes.

Employers are not required to prioritise certain protected characteristics against others, or make value judgments about competing views. If you do so, the scope for discrimination claims is obvious.

One belief does not necessarily 'trump' another and rights in relation to religion and belief are not absolutes. ●

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WORDS: JONATHAN RUSSELL

One of the common statements that accountants hear is that of “I’ve been told that if I was a limited company I would save tax”. Now there are many reasons why someone might wish to trade through a limited company, and these may well be commercial, such as the need for limited liability, the ability to differentiate between ownership and management or to enable management incentives, and indeed it can be a way of reducing a tax bill.

However, the stark statement which we get, as is often the case with simple statements, does not ask the full question nor give the complete answer. Assuming there is no other reason why someone wishes to operate through a limited company, the starting point must be to ask the individual: “Do you want all of the money your business makes to be available personally?” If the answer to this question is yes, then a limited company is probably not the best solution. If someone is looking to have all of the money available for themselves to spend, then tax will need to be paid

on that income at the individual person’s rate and potentially the only savings which could be made are to National Insurance. In this circumstance then, the additional complexity and cost of being a limited company is probably not worth it.

So let us look at the common concepts people put forward as to why a company might save tax.

■ **Surplus profits** – if the company is making more money than the individual needs then the profits can be left within the limited company and the company tax rate of 19% is almost certainly less than the person’s rate of tax even before national insurance is considered

■ **I can pay my spouse/child, etc. via my company and ensure I use their allowances.** A very valid argument, but unless that person is a director as well then be sure the rate of pay can be justified for work done – there is tax legislation in place to challenge income splitting

■ **I can have a low salary and regular dividends to avoid paying national insurance** – again a common strategy but it does have flaws. Only salary qualifies as remuneration for pension contributions and is often all that mortgage or loan companies will take into account. There is also a chance of challenge to dividends under disguised remuneration legislation. Dividends now also have their own additional tax rates

■ **Some of the shares could be in my spouse/children’s names** – again a reasonable strategy but be aware of the potential challenges as well under income splitting and also the possible exposure if borrowings are involved. A simple partnership might work just as well.

Like all business decisions there is no standard answer nor solution, and every case needs to be looked at separately, but don’t ever let the tax drive the decision over business commerciality. ●

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  
CLAIRE  
DAY



# GDPR AND THE FINANCE FUNCTION

**O**n 25 May a new law regarding the holding of personal information comes into force: the General Data Protection Regulation (GDPR). This law builds on the existing Data Protection Act 1998 (DPA) and will streamline data protection legislation across Europe. It is aimed at giving citizens more control over the information that organisations hold on them.

## In terms of business

GDPR stipulates that there should be a contract in place between a data controller and a data processor, which includes cloud packages. The contract should set out the subject matter of the processing, e.g. employee payroll data and how long it is kept for.

**Can employees ask for the records to be erased?** An employee has the right to ask for personal data held on them to be deleted. However, you only have to do this if you are relying solely on the employee's consent as the legal basis for processing their data. For payroll purposes, this won't be the case as the legal basis will be the employment contract and compliance with a legal obligation to pay staff. However, employee data should not be held longer than the statutory requirements (three years from the end of the tax year they relate to).

**Encrypting payslips:** You also need to be careful how payslips are provided to staff. If they are sent by email, then measures such as password protection need to be taken to protect the data.

## Reporting an accident at work

Please remember, if you have an employee who has had an accident at work and has been absent for more than seven consecutive days, it is reportable under the Reporting of Injuries Diseases and Dangerous Occurrences Regulations 2013 (RIDDOR), even if there has been a gap between the accident and the time lost.

## FINE FOR LACK OF WASTE TRANSFER NOTES

A small business that failed to produce waste transfer notes has been prosecuted and told to pay £4,000 for breaching duty of care rules. This happened because the company in question did not send to the Environment Agency any documentation when requested.

As a reminder, if you transfer waste from your premises, you must obtain a valid waste transfer note and keep it for two years. The company that takes your waste away and disposes of it must do the same.

▼ **Remember:** For each load taken away from your premises for disposal, you need a waste transfer note or a document with the same information such as an invoice. **Note:** For hazardous waste separate rules apply.



## Changes to the Cremation (England and Wales) Regulations

Following further consultation, guidance documents for the Cremation (England and Wales) Regulations 2008 amended in 2017, which come into force on 6 April 2018, are now available to be downloaded from the members' secure area.

Please be advised that the forms, including application forms made under the 1930 Regulations, may no longer be used and applications for cremations must be made using the forms introduced through the revised 2017 regulations.



# CORE ELEMENTS OF MANAGING FOR HEALTH AND SAFETY

BY SIMON BLOXHAM, HEALTH & SAFETY  
STRATEGIST FOR SAFETY FOR BUSINESS

**O**rganisations will have management processes or arrangements to deal with payroll, personnel issues, finance and quality control – managing health and safety is no different. To help you comply with the law, the Health and Safety Executive (HSE) encourages a common-sense and practical approach to managing health and safety. It should be part of the everyday process of running an organisation and an integral part of workplace behaviours and attitudes. The core elements to effectively managing for health and safety are:

- Leadership and management
- A trained/skilled workforce
- An environment where people are trusted and involved

The HSE advocates that all of these elements, underpinned by an understanding of the profile of risks the organisation creates or faces, are needed.

## What does the law say?

You have a legal duty to put in place suitable arrangements to manage for health and safety. The Management of Health and Safety at Work Regulations 1999 requires employers to put in place arrangements to control

health and safety risks. As a minimum, you should have the processes and procedures required to meet the legal requirements, including:

- A written health and safety policy (if you employ five or more people)
- Assessments of the risks to employees, contractors, customers, partners, and any other people who could be affected by your activities – and record the significant findings in writing (if you employ five or more people). Any risk assessment must be ‘suitable and sufficient’
- Arrangements for the effective planning, organisation, control, monitoring and review of the preventive and protective measures that come from risk assessment
- Access to competent health and safety advice
- Providing employees with information about the risks in your workplace and how they are protected

- Instruction and training for employees in how to deal with the risks
- Ensuring there is adequate and appropriate supervision in place
- Consulting with employees about their risks at work and current preventive and protective measures

## So are you doing what you need to do?

Owners and managers need to consider if they are doing enough to manage health and safety effectively. You need to answer fundamental questions, such as:

- What are the strengths and weaknesses of your organisation’s health and safety performance?
- How reliable and sustainable for the future are the measures currently in place?
- If your organisation is getting risk control right, why is that? For example, does performance depend on one person’s dedication and enthusiasm or

## 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 344 164.

You are also entitled to a

discount on our fees when we help you with your Health & 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?







“YOU HAVE A LEGAL DUTY TO PUT IN PLACE SUITABLE ARRANGEMENTS TO MANAGE FOR HEALTH AND SAFETY”

is it a key value across the organisation?

- If there are problems, what are the underlying reasons, e.g. competence, resources, accountability, or lack of engagement with the workforce?
- Have you learned from situations where things have gone wrong?

**Delivering effective arrangements:  
The Plan, Do, Check, Act approach**

Managing health and safety can rarely be achieved by one-off interventions. A sustained and systematic approach is necessary. While this may not always require a formal health and safety management system, whatever approach is used it probably contains the three-part steps plan: ‘do, check, act’.

**Plan**

- Think about where you are now and where you need to be
- Say what you want to achieve, who will be responsible for what, how you will achieve your aims, and how you will measure your success. You may need to write down this policy and your plan to deliver it
- Decide how you will measure performance. Think about ways to do this that go beyond looking at accident figures
- Consider fire and other emergencies. Co-operate with anyone who shares

your workplace and co-ordinate plans with them

- Remember to plan for changes and identify any specific legal requirements that apply to you

**Do**

**Identify your risk profile**

- Assess the risks, identify what could cause harm in the workplace, who it could harm and how, and what you will do to manage the risk
- Decide what the priorities are and identify the biggest risks

**Organise your activities to deliver your plan. In particular, aim to:**

- Involve workers and communicate, so that everyone is clear on what is needed and can discuss issues – develop positive attitudes and behaviours
- Provide adequate resources, including competent advice where needed

**Implement your plan**

- Decide on the preventive and protective measures needed and put them in place
- Provide the right tools and equipment to do the job and keep them maintained
- Train and instruct, to ensure everyone is competent to carry out their work
- Supervise to make sure that arrangements are followed

**Check**

**Measure your performance**

- Make sure that your plan has been implemented – ‘paperwork’ on its own is not a good performance measure
- Assess how well the risks are being controlled and if you are achieving your aims. In some circumstances formal audits may be useful

**Investigate the causes of accidents, incidents or near misses.**

**Act**

**Review your performance**

- Learn from accidents and incidents, ill-health data, errors and relevant experience, including from other organisations
- Revisit plans, policy documents and risk assessments to see if they need updating

**Take action on lessons learned, including from audit and inspection reports.**

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





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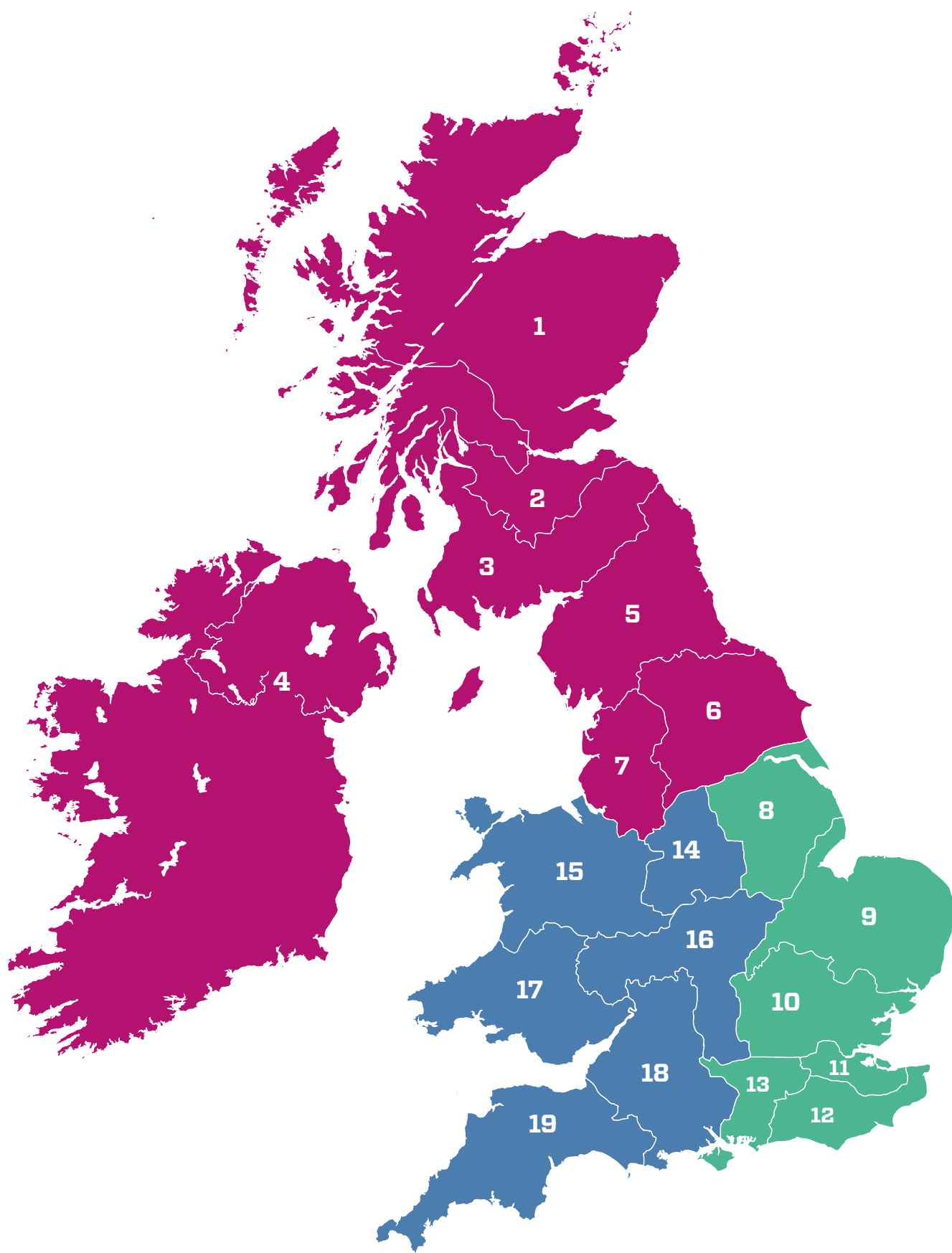


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The map shows the numbered regions that our Regional Sales Managers (RSMs) cover. See the RSM list opposite for your region and their contact details. You can get in touch with your RSM regarding anything you need to know about Golden Charter.

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

# SAIF Associates Directory 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

### 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

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01461 206099 • www.jrtweedie.co.uk

### J. C. Walwyn & Sons Ltd

Mr K Walwyn (Ashbourne, Derbyshire)  
01335 345555 • sales@jcwawalwyn.co.uk  
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### Leslie R Tipping Ltd

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### 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)  
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contact@naturalwovenproducts.co.uk  
www.naturalwovenproducts.co.uk

### P & L Manufacturing Ltd

Mrs S Leighton (Gloucester)  
01684 274683

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### 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  
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### 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@umsuk.com  
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## CEMETERIES & CREMATORIA

### GreenAcres Woodland Burials

Mrs Carmen Graham  
01992 523863  
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### GreenAcres Woodland Burials Chiltern

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### GreenAcres Woodland Burials Epping

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### GreenAcres Woodland Burials Rainford

Mrs Karen Halpin (Merseyside)  
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### GreenAcres Woodland Burials Heatherley Wood

Mr Peter Taylor (East Hampshire)  
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### Herongate Wood Cemetery

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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)  
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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.ifdcollege.org

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Mr W McGuckin (Castlederg, N Ireland)  
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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

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### Close Brothers Ltd

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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

### 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

### MacManus Asset Finance Ltd

t/a MacManus Funeral Director Finance  
Mr C MacManus (Abercynon)  
01443 800621 • cm@macmanusfd.finance  
www.macmanusfuneraldirectorfinance.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

### SAIFinsure (Unicorn Insurance Brokers)

Mr B Hart • 0203 603 4194 • 0774 057 7654  
brian@saifinsure.org.uk • www.saifinsure.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 (Somer, 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

#### **Humanists UK**

Miss I Rosso •  
020 7324 3060 • ceremonies@humanism.org.uk  
www.humanism.org.uk

#### **Civil Ceremonies Ltd**

Anne Barber (Kettering, Northamptonshire)  
01480 276080 • info@civilderemonies.co.uk  
www.civilderemonies.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  
www.professionalcelebrants.org.uk

#### **Institute of Civil Funerals**

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

### **FUNERAL PLANNING**

#### **Golden Charter Ltd**

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

#### **Golden Leaves Ltd**

Barry Floyd (Croydon, Surrey)  
0800 854448 • barry@goldenleaves.com  
www.goldenleaves.com

### **GRAVEDIGGER & EXHUMATION SERVICES**

#### **DTH Burial & Churchyard Services**

Mr D Homer (Measham, Swadlincote)  
07912 855460 • davidhomer67@gmail.com

### **IT & WEBSITE**

#### **Cloudberry Funeral**

#### **Management Solutions Ltd**

Mr M Robinson (Exeter, Devon)  
01803 229467 •  
enquiries@funeralmanagement.net  
www.funeralmanagement.net

#### **Eulogica**

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

#### **I-NETCO Ltd**

Mr G King (Newcastle upon Tyne)  
0191 242 4894 • gerry@i-netco.co.uk  
www.funeraldirectorwebsites.co.uk

#### **Oak Technology Ltd**

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

### **MEMORIALS & REMEMBRANCE**

#### **Acorn UK (2006) Ltd**

Mrs Wendy Owen (West Kingsdown, Kent)  
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enquiries@acorn-uk.co.uk • www.acorn-uk.co.uk

#### **Cleverley & Spencer**

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

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Mr I R Spencer (Dover, Kent) • 01304 206379  
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#### **Fotoplex Grigio Ltd**

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01329 311920 • sales@fotoplex.co.uk  
www.fotoplex.co.uk

#### **Groupe Delfosse - New Urn**

Mr D Arnaud (Sault - Brénaz, France)  
0033 474 3726 928 • newurn@delfosse.fr  
www.newurn.co.uk

#### **Life Expressions (UK & Europe) Ltd**

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www.lifeexpressionsltd.co.uk

#### **Love2Donate**

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0754 1165924 • sue@love2donate.co.uk  
www.love2donate.co.uk

#### **MacIntyre Memorials Ltd**

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

#### **Memory Giving**

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

#### **The MuchLoved Charitable Trust**

Mr J Davies/Ms J Baker  
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#### **Scattering Ashes**

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

#### **Secure Haven Ltd**

Mrs C Yarwood (Broomfield, Essex)  
01277 377077 • cyarwood@securehaven.co.uk  
www.securehaven.co.uk

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

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01322 621100 • sales@shaws.co.uk  
www.shawsfuneralproducts.co.uk

### **OTHERS**

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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

#### **Beyond**

Mr J Dunn/Mr I Strang (London)  
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www.beyondlite

#### **Professional Help Ltd**

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01524 782910 • www.professionalhelp.org.uk  
info@professionalhelp.org.uk

#### **The Bereavement Register**

(London) • 0207 089 6400  
help@thebereavementregister.org.uk  
www.thebereavementregister.org.uk

#### **Trinity Mirror plc**

Mr D Minns (Hull)  
01482 428866 • darren.minns@trinitymirror.com  
info.familyannouncements.co.uk

### **When We Remember**

Jim Abraham (Narrabeen, New South Wales)  
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jimnmelabraham@gmail.com  
www.whenweremember.com  
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www.thewhitedovecompany.co.uk

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#### **Cremated Remains Transport Services**

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www.advancesalesuk.com

#### **Euro-City Direct Ltd**

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01306 632952 • ecduk@btconnect.com

#### **Guy Elliot Ltd**

Mr G Elliot (Kingswells, Aberdeen)  
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#### **Kenyon International Emergency Services**

Mr R Rowntree (Bracknell, Berkshire)  
01344 316650

rowntree@kenyoninternational.com  
www.kenyoninternational.com

#### **Key Air - The Repatriation People**

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

#### **National Repatriation**

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

#### **Staffords Repatriation Services**

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

#### **TCB Group**

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#### **Clarke & Strong Ltd**

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A woman with blonde hair, wearing a green sweater and a necklace with a triangle pendant, is looking down at a tablet computer she is holding. The background is a soft-focus indoor setting.

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